



This is a digital copy of a book that was preserved for generations on library shelves before it was carefully scanned by Google as part of a project to make the world's books discoverable online.

It has survived long enough for the copyright to expire and the book to enter the public domain. A public domain book is one that was never subject to copyright or whose legal copyright term has expired. Whether a book is in the public domain may vary country to country. Public domain books are our gateways to the past, representing a wealth of history, culture and knowledge that's often difficult to discover.

Marks, notations and other marginalia present in the original volume will appear in this file - a reminder of this book's long journey from the publisher to a library and finally to you.

Usage guidelines

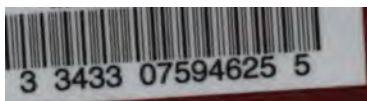
Google is proud to partner with libraries to digitize public domain materials and make them widely accessible. Public domain books belong to the public and we are merely their custodians. Nevertheless, this work is expensive, so in order to keep providing this resource, we have taken steps to prevent abuse by commercial parties, including placing technical restrictions on automated querying.

We also ask that you:

- + *Make non-commercial use of the files* We designed Google Book Search for use by individuals, and we request that you use these files for personal, non-commercial purposes.
- + *Refrain from automated querying* Do not send automated queries of any sort to Google's system: If you are conducting research on machine translation, optical character recognition or other areas where access to a large amount of text is helpful, please contact us. We encourage the use of public domain materials for these purposes and may be able to help.
- + *Maintain attribution* The Google "watermark" you see on each file is essential for informing people about this project and helping them find additional materials through Google Book Search. Please do not remove it.
- + *Keep it legal* Whatever your use, remember that you are responsible for ensuring that what you are doing is legal. Do not assume that just because we believe a book is in the public domain for users in the United States, that the work is also in the public domain for users in other countries. Whether a book is still in copyright varies from country to country, and we can't offer guidance on whether any specific use of any specific book is allowed. Please do not assume that a book's appearance in Google Book Search means it can be used in any manner anywhere in the world. Copyright infringement liability can be quite severe.

About Google Book Search

Google's mission is to organize the world's information and to make it universally accessible and useful. Google Book Search helps readers discover the world's books while helping authors and publishers reach new audiences. You can search through the full text of this book on the web at <http://books.google.com/>



3 3433 07594625 5



SIM
New York State
Banking







ANNUAL REPORT

OF THE



SUPERINTENDENT OF BANKS

RELATIVE TO

SAVINGS BANKS, TRUST COMPANIES, SAFE DEPOSIT
COMPANIES AND MISCELLANEOUS
CORPORATIONS.

FOR THE YEAR 1905.

TRANSMITTED TO THE LEGISLATURE FEBRUARY 27, 1906

ALBANY
BRANDOW PRINTING COMPANY
STATE LEGISLATIVE PRINTER
1906

7113

PL 175971

APC 10 10
01001
10101

STATE OF NEW YORK.

No. 46.

IN SENATE,

FEBRUARY 27, 1906.

ANNUAL REPORT

OF THE

**Superintendent of Banks, Relative to Savings Banks,
Trust Companies, Safe Deposit Companies,
and Miscellaneous Corporations.**

STATE OF NEW YORK:

BANKING DEPARTMENT,

ALBANY, *February 23, 1906.*

To the Honorable the President of the Senate:

Sir—In accordance with the provisions of chapter 689 of the Laws of 1892, I have the honor to transmit to the Legislature the annual report of this Department relating to savings banks, trust companies, safe deposit companies and miscellaneous corporations.

Very respectfully, your obedient servant,

FREDERICK D. KILBURN,

Superintendent.

REPORT.

To the Legislature:

From 1882 to 1905 the trust companies of the State were required by express provision of law to report to the Superintendent of Banks semi-annually upon fixed dates. In 1905 the law was so amended as to require them to report "at least once in every three months," as of some day to be designated by the Superintendent of Banks, and, as the Attorney-General construes the statute, when a call for a regular so-called quarterly report is issued it must require both banks and trust companies to report.

At once upon the amendment of the law it became a matter of interest and of moment what course should be pursued as regards requiring the trust companies to report annually at the beginning of the year. Such a report was thought to be desirable as affording a definite basis of comparison with like reports for the past quarter of a century, and yet it could not be made one of the four reports for the year without introducing the element of foreknowledge by the institutions as to when they are to submit statements, nor without having the call cover banks also. Moreover, it would not be practicable for the Department to handle in January the work of examining and tabulating the reports of banks in addition to the other duties of that period, and, again, a principal reason for requiring a January report by trust companies was to have it comprehend data as to earnings, expenses and similar items which it is not important that they should furnish quarterly, and which it would be unreasonably burdensome upon them to oblige them to compile more often than annually.

It was determined, therefore, that it should be the policy of the Department to *procure such a report as of the beginning of the year,*

additional to the so-termed quarterly reports, and altogether outside of these which are to be made at unstated times. It is of course quite immaterial whether a call for a report which is known to be scheduled be ante-dated or post-dated.

It is the reports of this character that are published in detail in the appendix to this volume, and which banking interests will commonly use in making comparisons.

Five trust companies went out of existence during the calendar year 1905, four of them by merger with other companies, and one, the Merchants' Trust Company in the city of New York, by reason of the dissolution of the corporation through proceedings instituted by the Attorney-General at the instance of the Superintendent of Banks. The merged companies were the Central Realty Bond and Trust Company, forming with the Lawyers' Title Insurance Company the Lawyers Title Insurance and Trust Company; the City Trust Company and the Trust Company of America, merged into the North American Trust Company, which thereupon changed its name to the Trust Company of America; and the Continental Trust Company, which was merged into the New York Security and Trust Company, whose corporate title was later changed to the New York Trust Company.

The list of new trust companies for the year is:

Name of corporation.	Capital.	Paid in surplus.
Home Trust Company, Brooklyn.....	\$500,000	\$250,000
Lawyers Title Insurance and Trust Company, New York.....	4,000,000	.....
Jenkins Trust Company, Brooklyn.....	500,000	250,000
Citizens Trust Company, Brooklyn.....	500,000	125,000
Columbia Trust Company, New York.....	1,000,000	1,000,000
Security Trust Company, Schenectady.....	150,000	60,000

The Columbia Trust Company was chartered by special act of the Legislature in 1871 as the Mutual Benefit Life Policy, Loan and Trust Company of New York, the corporate title of which was later changed to the Commercial Trust Company, and then to the

New York and London Trust Company. The question of the charter having been forfeited for non-user having been raised, an act was passed by the Legislature in 1904 to revive it beyond question, and expressly to bring the corporation under the supervision of the Superintendent of Banks. The present name was adopted in 1905, and business was begun by the company in December last.

The Security Trust Company of Schenectady has not yet opened for business, and is at once to change its name to the Citizens' Trust Company of Schenectady.

The Rockland County Trust Company, at Nyack, capitalized at \$100,000, and with a paid-in surplus of \$25,000, was authorized January fifteenth, 1906, and the Auburn Trust Company and the Citizens' Trust Company of Fredonia are in course of organization—the latter by interests connected with the Citizens' State Bank at Fredonia, which is to be liquidated.

The companies which reported on the first of January, 1906, to the Superintendent of Banks, with the surplus and capital of each are as follows:

ANNUAL REPORT OF THE

NAME AND LOCATION.	Capital.	Surplus at book value of stocks and bonds.	Surplus at market value of stocks and bonds.
Adirondack Trust Company, The, Saratoga Springs.....	\$100,000	\$80,462	\$86,772
Albany Trust Company, Albany.....	300,000	233,860	233,294
Bankers' Trust Company, New York City.....	1,000,000	876,275	1,287,489
Binghamton Trust Company, Binghamton.....	300,000	323,573	337,146
Bowling Green Trust Company, New York City.....	2,500,000	2,861,212	2,853,119
Broadway Trust Company, New York City.....	700,000	462,519	465,348
Brooklyn Trust Company, Brooklyn.....	1,000,000	2,144,694	2,203,217
Buffalo Loan, Trust and Safe Deposit Co., Buffalo.....	200,000	70,871	69,941
Central Trust Company of New York, New York City.....	1,000,000	14,622,933	15,128,199
Chautauqua County Trust Company, Jamestown.....	250,000	65,283	73,444
Chemung Canal Trust Company, Elmira.....	600,000	501,945	512,547
Citizens Trust Company, of Brooklyn, Brooklyn.....	500,000	133,891	131,422
Citizens Trust Company of Utica, N. Y., Utica.....	200,000	118,122	119,362
Colonial Trust Company, New York City.....	1,000,000	1,824,023	1,824,023
Columbia Trust Company, New York.....	1,000,000	1,024,810	1,024,810
Columbus Trust Company, Newburgh.....	100,000	103,292	114,058
Commonwealth Trust Company, Buffalo.....	500,000	554,262	570,922
Commonwealth Trust Company, New York City.....	500,000	44,416	240,629
County Trust Company, White Plains.....	100,000	56,078	63,146
Empire Trust Company, New York City.....	500,000	1,069,083	1,079,555
Equitable Trust Company of New York, New York City.....	3,000,000	10,214,068	10,214,068
Farmers Loan and Trust Company, New York City.....	1,000,000	6,969,276	7,468,248
Fidelity Trust Company of Buffalo, Buffalo.....	500,000	463,603	527,864
Fidelity Trust Company of Rochester.....	200,000	206,938	244,453
Fifth Avenue Trust Company, New York City.....	1,000,000	1,612,626	1,646,773
Flatbush Trust Company, Brooklyn.....	200,000	167,863	180,639
Franklin Trust Company, Brooklyn.....	1,000,000	1,807,364	2,004,872
Genesee Valley Trust Company, Rochester.....	300,000	162,917	220,334
Glens Falls Trust Company, Glens Falls.....	100,000	103,543	102,293
Guaranty Trust Company of New York, New York City.....	2,000,000	5,941,041	6,063,927
Guardian Trust Company of New York, New York City.....	500,000	583,348	578,558
Hamilton Trust Company, Brooklyn.....	500,000	1,065,005	1,101,233
Holland Trust Company, New York City.....	500,000	*49,424	*125,124

Home Trust Company of the City of New York, Brooklyn, N. Y.	277,851	268,785
Italian-American Trust Company of the City of New York, New York City	58,455	58,455
Ithaca Trust Company, Ithaca	90,571	90,571
Jenkins Trust Company, Brooklyn	278,193	281,352
Kings County Trust Company, Brooklyn	1,491,834	1,408,581
Knickerbocker Trust Company, New York City	2,982,306	3,096,236
Lawyers Title Insurance and Trust Company, New York	5,785,712	5,871,947
Lincoln Trust Company, New York City	915,993	915,993
Long Island Loan and Trust Company, Brooklyn	1,584,467	1,687,690
Manhattan Trust Company, New York City	2,219,261	2,837,590
Mercantile Trust Company, The, New York City	6,689,388	6,905,130
Metropolitan Trust Company, New York City	6,561,066	6,561,066
Morton Trust Company, New York City	7,085,089	7,085,089
Mount Vernon Trust Company, Mount Vernon	230,016	231,266
Mutual Alliance Trust Company, New York City	540,600	540,600
Mutual Trust Company of Westchester County, Port Chester	72,048	64,367
Nassau Trust Company of the City of Brooklyn, The	611,136	616,366
New Rochelle Trust Company, New Rochelle	51,033	57,133
New York Life Insurance and Trust Company, New York City	2,843,974	4,425,252
New York Trust Company, New York City	9,598,193	9,598,193
Niagara Falls Trust Company, Niagara Falls	119,031	119,859
Orange County Trust Company, Middletown	111,419	111,419
People's Trust Company, The, Brooklyn	1,483,361	1,559,098
Poughkeepsie Trust Company, Poughkeepsie	206,872	220,184
Queens County Trust Company, Jamaica	153,419	158,600
Real Estate Trust Company, New York City	708,109	709,699
Rochester Trust and Safe Deposit Company, Rochester	1,001,300	1,068,394
Salamanca Trust Company, Salamanca	26,486	27,289
Schenectady Trust Company, Schenectady	173,564	183,068
Security Trust Company of Rochester, Rochester	385,092	448,192
Security Trust Company of Troy, Troy	221,405	213,055
Standard Trust Company, The, New York City	1,211,423	1,250,044
Syracuse Trust Company, Syracuse	377,311	378,160
Title Guarantee and Trust Company, New York City	6,564,141	6,766,276
Troy Trust Company, The, Troy	146,225	149,480
Trust and Deposit Company of Onondaga, Syracuse	500,517	500,517
Trust Company of America, New York City	10,081,974	10,081,974
Union Trust Company of Albany, N. Y., Albany	346,392	354,693

*Deficit.

ANNUAL REPORT OF THE

NAME AND LOCATION.	Capital.	Surplus at book value of stocks and bonds.	Surplus at market value of stocks and bonds.
Union Trust Company of Jamestown.....	\$100,000	\$133,457	\$153,457
Union Trust Company of New York, New York City.....	1,000,000	8,010,736	8,140,084
Union Trust Company of Rochester, Rochester.....	200,000	122,199	149,109
United States Mortgage and Trust Company, New York City.....	2,000,000	4,549,889	4,549,889
United States Trust Company, New York City.....	2,000,000	12,427,679	12,655,330
Utica Trust and Deposit Company, Utica.....	200,000	340,514	393,493
Van Norden Trust Company, New York City.....	1,000,000	1,273,250	1,411,745
Washington Trust Company, New York City.....	500,000	977,416	977,416
Westchester Trust Company, Yonkers.....	300,000	154,799	154,748
Williamsburgh Trust Company, Brooklyn.....	700,000	540,116	554,852
Windsor Trust Company, New York City.....	1,000,000	703,520	703,520
	\$64,850,000	\$159,487,998	\$165,712,135

The Holland Trust Company is in liquidation, has no deposits, and has taken no new business in several years.

The Commonwealth Trust Company in New York, formerly the Trust Company of the Republic—which had so costly an experience in connection with the United States Shipbuilding Company—has paid such of its depositors as it has been able to locate, has secured all deposits that are unpaid, and, pending the determination of suits which have been instituted against it, is doing no business.

The Merchants' Trust Company in the city of New York was closed in May, 1905, and receivers were appointed soon thereafter under proceedings brought by the Attorney-General at the instance of the Superintendent of Banks. Within a few months thereafter enough had been realized by the receivers from the assets of the institution so that depositors were paid in full, and a substantial dividend was expected to be paid to the stockholders.

RESOURCES AND LIABILITIES OF TRUST COMPANIES.

A summary of the reports of the eighty-two trust companies as of the first day of January, 1906, appears herewith in comparison with the like summary of the reports of eighty-one trust companies which reported at the corresponding date in 1905.

Resources.

	1905.	1906.
Bonds and mortgages.....	\$64,549,929 85	\$89,217,919
Stock and bond investments.....	295,663,164 96	300,223,870
Loaned on collaterals.....	681,449,715 05	656,945,362
Loaned on personal securities, including		
bills purchased.....	72,346,979 91	75,407,431
Overdrafts.....	39,648 26	118,118
Due from banks and brokers.....	6,196,122 72	7,211,191
Real estate.....	17,331,755 04	17,771,114
Cash on deposit in banks or other		
moneyed institutions.....	178,233,926 45	123,148,941

	1905.	1906.
Specie.....	\$35,133,862 16 }	\$20,733,816
U. S. legal tender notes and bills of national banks.....		4,083,239
Cash items		1,821,599
Other assets	13,070,911 52	16,116,493
Add for cents.....		37
	<u>\$1,364,016,015 92</u>	<u>\$1,312,799,130</u>

Liabilities.

	1905.	1906.
Capital stock paid in, in cash.....	\$61,850,000 00	\$64,850,000
Surplus fund, book value.....	104,465,545 23 }	159,487,998
Undivided profits, book value.....	42,873,056 26 }	
Deposits in trust.....	275,665,112 04	.....
General deposits.....	695,031,064 87	.....
Deposits subject to check (except as stated below) not preferred.....		816,529,422
Certificates of deposit (not preferred)...		93,689,685
Due to trust companies.....	69,152,622 48	34,534,784
Due banks and bankers.....	45,643,669 96	33,553,965
Preferred deposits, viz.:		
Due savings banks.....	42,134,633 30	40,489,761
Due savings and loan associations...		1,070,967
Due as executor, guardian, receiver, etc.....		32,830,600
Deposits preferred because of pledge of part of trust company's assets..		1,000,625
Deposits otherwise preferred.....		1,428,673
Other liabilities.....	27,200,311 78	33,332,613
Add for cents.....		37
	<u>\$1,364,016,015 92</u>	<u>\$1,312,799,130</u>

Supplementary.

	1905.	1906.
Surplus on market value of stocks and bonds.....	\$153,102,571	\$165,712,135
Surplus after crediting and charging <i>accrued interest</i>		137,906,873

SUPERINTENDENT OF BANKS.

13

	1905.	1906.
Debts guaranteed and liability thereon	\$1,000	\$3,248,500
Interest, commissions and profits received during the year.....	54,267,074	.....
Interest and commissions received during the year.....	.....	56,132,694
All other profits received during the year.....	.....	11,007,730
Interest paid and credited to depositors during the year.....	25,954,661	31,873,580
Expenses for the year exclusive of taxes	8,031,093	10,399,519
Dividends on capital declared for the year.....	9,508,000	10,227,715
Taxes paid during the year.....	2,137,744	2,301,390
Deposits made by order of court.....	4,049,279	4,268,448
Total of deposits upon which interest is allowed at this date.....	1,063,189,423	991,213,737
Amount invested in bonds and mortgages during the year.....	101,968,925	173,996,833
Amount received from bonds and mortgages paid or sold during the year..	96,953,676	150,773,594

While the total resources of the trust companies were less by fifty-odd million dollars in January last than they were at the same date in 1905, the high mark for these institutions was made during the past year, the total of deposits and resources having then reached unprecedented figures. The aggregates of their assets and liabilities as shown by their reports as of the dates given were:

<i>Date of report.</i>	<i>Total resources.</i>
June 7, 1905.....	\$1,487,424,480
September 5, 1905.....	1,500,147,309
November 9, 1905.....	1,393,908,479

Gross earnings of the trust companies for the year are seen to have been larger by nearly thirteen million dollars than for 1904, with an increase in net of over four millions, interest paid to deposit

ors being treated in this calculation as an expense. Had interest payments been no larger in 1905 than they were in 1904, the net gain in earnings would have been nearly six million dollars additional. The percentage of deposits on which interest is paid to the total of deposits is much larger than it ought to be, standing almost exactly as a year ago, 94+ per cent., but the percentage of interest paid to gross earnings shows a slight decrease, having been under 47½ per cent. as against 47½ per cent. for 1904. The year 1905 appears to have been a very profitable one, the earnings having permitted not merely the distribution of \$719,715 more in dividends than in 1904, but also the addition of a handsome sum to surplus, which is larger than a year ago by \$12,609,564. A part of the gain in surplus is doubtless ascribable to an appreciation in the market value of investments, though net earnings in excess of interest payments, expenses and dividends are almost equal to the actual increase, or \$12,338,223, from which, however, such losses as may have been incurred have to be met.

The one feature of the companies' expense items which stands out as seeming to demand thoughtful consideration is the very high proportion which interest requirements bear to total outgo. No less than seventy-one and five-tenths per cent. of the whole expense account of these institutions consists of interest paid on deposits. The price so paid for interest is too great, and the companies ought to institute a reform in this regard. The practice is not consistent with the standards which distinguish the best and safest banking, and the employment of it by the trust companies to the degree that it characterizes their operations is to be deplored.

THE SAVINGS BANKS.

In 1905 the savings banks yielded primacy for the first time to the trust companies as far as the aggregate of resources of the two classes of institutions is concerned, but have now regained it by a

handsome margin, their resources showing a gain for the year of \$93,807,399.67. These figures are unexampled in the history of the savings banks system, and they mark so great a growth as at once to prompt the inquiry whether they represent in part a perversion of the legitimate functions of the savings banks to the service of capital, or signify in fact unparalleled general prosperity and a growing habit of provident thrift among the wage-earners. The increase for the year in the amount due depositors was \$93,775,724.70, which is larger by more than twenty-two million dollars than was ever before shown for any single year, while as compared with the usual increase, even in recent years, present figures are thirty to forty million dollars higher. What is the explanation of it? Has it come about through the use of the savings banks to an unprecedented degree in 1905 by the investment class, merely as a convenience and perhaps in order to escape taxation? or does it carry a broader and better significance? There is gratification in finding it susceptible of the latter view. Savings banks officials assert upon their own observation that it is the correct one, and analysis of the reports points the same way. Thus the total number of deposits received during the year was larger by over four hundred thousand than in 1904, while the number of payments by the banks to depositors actually diminished. Again, the increase in the number of open accounts is unprecedented, and the average amount of each deposit shows no abnormal gain, as would be the case if the new money received had been deposited in large sums. Yet, further, the increase in the aggregate of amounts withdrawn by depositors is not at all proportioned to the gain in new deposits, suggesting that the conditions of employment and business were such throughout the year that depositors were not compelled to draw upon their savings for current uses to the degree that they ordinarily are. The fact that strikes were infrequent and insignificant during the year has probably a significance in this connection which de-

serves consideration by labor leaders. Add that the savings banks are steadily becoming more exacting in excluding deposits offered at one time in large amounts, and the improbability of the astounding increase in deposits having arisen improperly must be regarded as established. It is to be considered also that at the prices at which safe bonds have been selling in the recent past these are yielding incomes above the prevalent savings bank interest rate, so that the inducement to people of means is to make their own investments rather than to seek savings banks custodianship for their funds, and it is known that large deposits have been withdrawn in considerable numbers during the year on this ground. I think, therefore, that the great showing made by the savings banks' reports means, not an increasing use of these institutions by those whom they are not intended to serve, but rather a marked betterment in the condition of the masses of the people.

These items from the summary of the reports of the savings banks for the past two years are of interest:

	1904.	1905.
Gain in open accounts.....	77,972	126,224
Gain in resources.....	\$73,193,036 56	\$93,807,399 67
Gain in amount due depositors.....	67,301,198 80	93,775,724 70
Gain in market value surplus.....	5,804,690 22	*19,341 63
Gain in par value surplus.....	3,482,870 12	4,204,109 74
Gain in interest credited.....	3,087,585 94	3,238,014 99
Gain in amount deposited during year...	24,699,413 82	51,116,525 95
Increase in amount withdrawn during year	13,981,278 53	28,415,477 84
Gain in number of deposits received during the year.....	19,622	414,056
Increase in number of payments to deposi- tors during the year.....	221,721	*37,909

The condition of the savings banks in the aggregate, on the morning of the first day of January, 1906, as shown by their reports, is thus summarized:

* *Decrease.*

Resources.

Bonds and mortgages.....	\$639,742,227 66
--------------------------	------------------

STOCK AND BOND INVESTMENTS.

	Par value.
United States.....	\$10,440,180 00
District of Columbia.....	2,694,800 00
New York State.....	713,000 00
Bonds of other States.....	54,633,758 93
Bonds of cities in other States.....	118,766,699 15
Bonds of cities in this State.....	175,966,315 54
Bonds of counties in this State.....	18,791,683 07
Bonds of towns in this State.....	7,249,308 69
Bonds of villages in this State.....	14,700,922 52
Bonds of school districts in this State...	4,117,982 80
Railroad mortgage bonds.....	216,166,798 00

Total par value of stocks and bonds..	\$624,241,448 70
---------------------------------------	------------------

Amount of stocks and bonds at cost.....	\$671,333,446 29
---	------------------

Estimated market value of stocks and bonds.....	651,722,290 81
Loans on pledge of securities.....	4,059,385 00
Banking houses and lots at estimated market value.....	11,941,672 25
Other real estate at estimated market value.....	3,473,736 33
Cash on deposit in banks and trust companies.....	69,547,895 11
Cash on hand.....	9,393,609 79
Total of collectible interest.....	15,434,669 87
Other assets.....	485,418 02

Total resources.....	\$1,405,800,904 84
----------------------	--------------------

Liabilities.

Amount due depositors.....	\$1,292,358,866 96
Other liabilities.....	607,612 96
Surplus on market value of stocks and bonds.....	112,834,424 92

Total liabilities.....	\$1,405,800,904 84
------------------------	--------------------

Surplus on par value of stocks and bonds.....	\$85,282,733 63
---	-----------------

Statistical.

Number of open accounts.....	2,569,779
Number of accounts opened or reopened during year.....	521,081
Number of accounts closed during year.....	394,834
Total number of deposits received during the year.....	4,095,706
Total number of payments to depositors during year.....	2,829,492
Amount deposited during the year, not including interest credited.....	\$381,750,658 45
Amount withdrawn during the year.....	331,261,461 99
Amount of interest credited and paid during the year.....	43,167,631 68
Salaries paid for the year.....	2,231,658 87
Expenses other than salaries for the year.....	2,324,597 48

The amount realized by the State in 1905 from the tax on the surplus of savings banks was \$719,535.37, which is \$51,939.57 under the amount received in 1903. The decrease is due to refunds by the State under the decision of the Court of Appeals, construing the franchise tax law more favorably to the banks than the Comptroller had done.

The total expenses of the savings banks for the year 1905, including salaries, taxes, insurance, rents and every item of administration, were \$4,556,256.35, or \$116,230.60 more than for the year preceding. The percentage of expenses for the year to total resources was under one-third of one per cent., or \$3.24 to each \$1,000 of assets—which is a reduction of fifteen cents from 1904.

Two savings banks, the North Side and the Hamburg—both in the city of New York, the former in the Bronx and the latter in Brooklyn—were authorized by the Superintendent of Banks in 1905, and the Bronx Savings Bank has been chartered in 1906. The New Rochelle Savings Bank, to be located in New Rochelle, is now in course of organization, and will be authorized when the statutory preliminaries shall have been completed.

The number of savings banks reporting on the morning of the first of January last was one hundred and thirty, an increase of one

from 1904. This, however, does not include the Hamburg Savings Bank, which had not begun business, nor, of course, the Bronx Savings Bank, not then authorized. Thus the whole number is now one hundred and thirty-two, which is soon to be increased by one, the New Rochelle.

In the case of each of these new institutions the trustees have engaged to defray all expenses of the institutions until such time as earnings shall be sufficient to meet the expenses and also to pay interest to depositors at the rate of not less than three and one-half per cent. annually, and, in addition, surety company bonds have been furnished with the undertaking that the trustees shall fulfill this obligation.

THE SAFE DEPOSIT COMPANIES.

But a single safe deposit company, the Empire City of New York, capitalized at \$100,000, was authorized during the year, and one, the State, in the City of New York, closed voluntarily. The corporations of this class, not including, however, the trust companies which have safe deposit company powers, numbered thirty-five on the first of January, 1906, and were as follows:

Name and location.	Capital.
Albany Safe Deposit and Storage Company, Albany.....	\$90,000 00
American Safe Deposit Company, New York City.....	200 000 00
Atlantic Safe Deposit Company, New York City.....	100,000 00
Bankers' Safe Deposit Company, New York City.....	100,000 00
Broadway Safe Deposit Company, New York City.....	100,000 00
Brooklyn City Safe Deposit Company, Brooklyn.....	100,000 00
City Safe Deposit Company, of Albany, N. Y., Albany.....	50,000 00
Colonial Safe Deposit Company, New York City.....	100,000 00
Empire City Safe Deposit Company, New York City.....	100,000 00
Federal Safe Deposit Company, New York City.....	100,000 00
Fifth Avenue Safe Deposit Company, New York City.....	100,000 00
Franklin Safe Deposit Company, Brooklyn.....	100,000 00
Garfield Safe Deposit Company, New York City.....	150,000 00

Name and location.	Capital.
Hanover Safe Deposit Company, The, New York City.....	\$300,000 00
Knickerbocker Safe Deposit Company, New York City.....	100,000 00
Lincoln Safe Deposit Company, New York City.....	1,000,000 00
Long Island Safe Deposit Company, Brooklyn.....	100,000 00
Madison Safe Deposit Company, New York City.....	100,000 00
Maiden Lane Safe Deposit Company, New York City.....	100,000 00
Mercantile Safe Deposit Company, New York City.....	300,000 00
Merchants Safe Deposit Company, New York City.....	100,000 00
Metropolitan Safe Deposit Company, New York City.....	100,000 00
Mount Vernon Safe Deposit Company, Mount Vernon.....	10,000 00
National Safe Deposit Company of New York, New York City..	200 000 00
New Amsterdam Safe Deposit Company, New York City.....	125,000 00
New Rochelle Safe Deposit Company, New Rochelle.....	10,000 00
New York Produce Exchange Safe Deposit and Storage Company, New York City.....	150,000 00
Queens County Safe Deposit Company, Long Island City.....	10,000 00
Safe Deposit Company of New York, New York City.....	100,000 00
Security Safe Deposit Company, Buffalo.....	150,000 00
Security Safe Deposit Company of Troy, Troy.....	50,000 00
Standard Safe Deposit Company, The, New York City.....	200,000 00
Thirty-fourth Street Safe Deposit Company, New York City....	175,000 00
United States Safe Deposit Company, New York City.....	100,000 00
Van Norden Safe Deposit Company, New York City.....	125,000 00
	\$4,995,000 00

THE RESOURCES AND LIABILITIES OF SAFE DEPOSIT COMPANIES.

The reports of these institutions as of January first are summarized in the following table in comparison with their reports for the preceding year:

Resources.

	1905.	1906.
Bonds and mortgages.....	\$9,526 25	\$30,000 00
Stock and bond investments.....	1,696,174 07	1,670,518 76
Real estate.....	2,933,906 84	2,923,906 84
Vaults and safes.....	1,890,463 51	1,953,246 09
Furniture and fixtures.....	76,355 41	108,553 43

SUPERINTENDENT OF BANKS.

21

	1905.	1906.
Loans on collateral.....	\$5,000 00	\$16,500 00
Cash deposited.....	239,868 28	269,756 62
Cash on hand.....	2,603 23	2,146 79
Safe rentals, due and accrued.....	54,354 56	38,636 80
Silver storage, due and accrued.....	30,605 84	36,261 36
Warehouse storage, due and accrued.....	82,599 06	92,904 83
Tin boxes.....	2,908 45	3,207 83
Other assets.....	330,187 91	273,446 60
	<u>\$7,354,553 41</u>	<u>\$7,419,085 95</u>

Liabilities.

	1905.	1906.
Capital stock.....	\$5,005,000 00	\$4,995,000 00
Excess of assets over liabilities.....	920,134 30	998,772 29
Bonds outstanding.....	1,015,000 00	165,000 00
Loans secured by bond and mortgage....	100,000 00	950,000 00
Other loans.....	274,000 00	278,500 00
Interest due and accrued on loans.....	2,233 34	1,744 46
Expenses incurred but unpaid.....	13,183 68	10,785 86
Other liabilities.....	25,002 09	19,283 34
	<u>\$7,354,553 41</u>	<u>\$7,419,085 95</u>

CLOSED AND FAILED SAVINGS BANKS.

Claim was established during the year 1905 to but \$19.58 of the undistributed moneys of failed and closed savings banks which are held by the Superintendent of Banks in trust for the depositors of such institutions whom the receivers thereof had been unable to locate. The amount of these funds in the custody of the Superintendent of Banks awaiting proof of claim thereto is at this date \$73,832.58, an aggregate of \$42,696.20 having been paid over to claimants during something like thirty years past. The appended table shows the institutions on account of which the moneys referred

to were paid over, the rate per cent. of dividends declared and paid by their respective receivers, the amounts originally deposited with the Superintendent of Banks, and the sums paid by him to claimants:

NAME.	Rate per cent. of dividends declared.	Unclaimed dividends de- posited with Superintendent.	Paid by Superintendent to claimants.
Abingdon Square Savings Bank.....	48	\$930 37	\$475 82
Bond Street Savings Bank, New York	86 5-8	21,132 88	10,112 34
Bowling Green Savings Bank.....	35	3,994 29	19 56
Buffalo Trust Company.....	.....	378 98	.....
Central Park Savings Bank.....	30	1,497 76	674 19
Central Savings Bank, Troy*	100	49 72	.....
Chautauqua County Savings Bank*	100	2 24	.....
Clairmont Savings Bank.....	15	501 90	17 98
Clinton Savings Bank.....	68.169	831 91	81 14
Coxsackie Savings Institution*.....	100	258 32	19 60
Eleventh Ward Savings Bank*.....	100	1,833 19	144 25
Equitable Savings Institution*.....	100	150 49	45
Fulton County Savings Bank*.....	100	26 32	4 22
German Savings Bank of the Town of Morrisania.....	46 1-6	3,656 86	1,488 39
German Uptown Savings Bank.....	64	5,598 70	1,122 29
Haverstraw Savings Bank.....	75	596 04	327 21
Mechanics' Savings Bank, Brooklyn*	100	329 39	.....
Mechanics and Traders' Savings In- stitution, New York.....	71	14,315 91	7,055 48
Morrisania Savings Bank*.....	100	842 74	670 88
Mutual Benefit Savings Bank.....	64	7,554 86	3,624 95
New Amsterdam Savings Bank.....	77	429 79	9 20
Newtown Savings Bank*.....	100	1 40	.....
Oriental Savings Bank.....	60 1-2	2,255 50	291 07
Park Savings Bank, Brooklyn*	100	329 44	.....
People's Savings Bank, New York...	48 7-12	5,530 96	3,003 29
Port Jervis Savings Bank*.....	100	251 97	248 13
Saratoga Savings Bank.....	88	437 88	1 82
Security Savings Bank, New York..	61 3-4	1,865 72	624 79
Sixpenny Savings Bank, New York..	85.55	39,319 89	12,475 19
Third Avenue Savings Bank, New York.....	19	895 15	164 07
Trades Savings Bank, New York....	15	547 32	3 72
Union Savings Bank, Saratoga Sp'gs	6	180 89	36 17
.....	.....	\$116,528 78	\$42,696 20

*Closed voluntarily.

The status of the Hope Savings Bank of Albany and of the Manufacturers Savings Bank of Troy—both of which closed voluntarily a number of years since—remains unchanged. Neither of them has ever paid over its undistributed assets to the Superintendent of Banks.

SECURITIES HELD IN TRUST.

The securities held in trust by the Superintendent of Banks under the law, for the protection of depositors with and creditors of the several trust companies on the first day of January, 1906, are as herewith shown:

	January 1, 1906.
United States 2 per cent. bonds.....	\$7,000
United States 4 per cent. bonds.....	25,000
New York County 3.3 per cent. bonds.....	50,000
New York City 2½ per cent. bonds.....	368,000
New York City 3 per cent. bonds.....	715,000
New York City 3½ per cent. bonds.....	5,862,500
Brooklyn City 3 per cent. bonds.....	220,000
Brooklyn City 3½ per cent. bonds.....	250,000
Brooklyn City 4 per cent. bonds.....	100,000
Niagara Falls City 4 per cent. bonds.....	20,000
Rochester City 3½ per cent. bonds.....	80,000
Rochester City 6 per cent. bonds.....	10,000
Middletown City 3½ per cent. bonds.....	20,000
Albany City 3½ per cent. bonds.....	41,750
Jamestown City 4 per cent. bonds.....	20,000
Buffalo City 3½ per cent. bonds.....	50,000
	\$7,839,250

INSTITUTIONS SUBJECT TO THE SUPERVISION OF THE BANKING DEPARTMENT.

The aggregate resources of the savings banks, trust companies, and safe deposit companies of the State of New York, on the first day of January in each of the last fifteen years, and of the State banks of deposit and discount on the day of their reports nearest to that date, are shown in the following table:

Total Resources.

DATE.	Savings banks.	Banks of deposit and discount.	Trust companies.	Safe deposit companies.
1892, January 1.....	\$75,987,634 99	\$271,830,699	\$300,765,575	\$4,370,117 26
1893, January 1.....	718,454,662 23	295,459,929	335,707,779	5,045,787 03
1894, January 1.....	704,535,118 15	*271,496,822	341,466 011	5,025,769 12
1895, January 1.....	735,863,598 94	284,911,631	365,419,729	5,102,689 09
1896, January 1.....	783,078,580 63	285,407,997	392,630,045	4,517,699 68
1897, January 1.....	812,173,632 37	280,691,855	396,742,947	4,677,325 07
1898, January 1.....	869,751,244 02	324,766,619	483,739,925	5,116,362 15
1899, January 1.....	923,420,861 82	355,485,972	579,205,442	5,197,996 76
1900, January 1.....	1,000,209,099 51	366,304,182	672,90,671	5,269,271 04
1901, January 1.....	1,066,092,216 98	380,711,930	797,983,512	5,255,452 04
1902, January 1.....	1,135,504,624 00	421,616,408	969,403,911	5,863,016 97
1903, January 1.....	1,191,327,573 18	366,932,347	1,039,956,625	6,111,411 42
1904, January 1.....	1,238,800,468 61	382,080,238	1,039,735,828	6,939,799 37
1905, January 1.....	1,319,993,505 17	497,378,209	1,364,016,015	7,354,553 41
1906, January 1.....	1,405,800,904 84	**522,616,915	1,312,799,130	7,419,085 95

* November 28, 1893; ** November 9, 1905; the other reports called in December.

† The Buffalo Loan, Trust and Safe Deposit Company and Rochester Trust and Safe Deposit Company are not included, as they are given under the head of trust companies.

The total gain in resources of these four classes of institutions during the year 1905 was \$67,893,752. The increase in the past ten years, or since I became Superintendent, has been \$1,783,001,713, or more than 121 per cent.

MISCELLANEOUS CORPORATIONS.

Since the enactment of Article VII. of the Banking Law, authorizing the incorporation of mortgage loan or investment companies, six such corporations have been chartered, and the organization of a seventh is in progress:

Name of corporation.	Capital.
New York Mortgage and Security Company, New York.....	\$1,000,000
Mercantile Guarantee Company, New York.....	100,000
Long Island Bond and Mortgage Guarantee Company, Jamaica....	100,000
Bond-Mortgage Company of New York, The, New York.....	2,000,000
New York Investors' Corporation, New York.....	100,000
Bankers' Mortgage Guarantee Company, New York.....	100,000

Of these, the New York Mortgage Company, while not legally dissolved, reports that it has paid its shareholders in full, and has distributed its entire assets, the interests formerly connected therewith having organized under the Business Corporation Act to continue the same character of operations formerly conducted by the institution in question; the Mercantile Guaranty Company, whose plan of operations had been suggested to be without the scope contemplated by the statute, has instituted proceedings for dissolution; and the Bankers' Mortgage Guarantee Company was not authorized until February, 1906. The Hudson Mortgage Company, New York, capitalized at \$500,000, is at present organizing. The reports of such of these institutions as were doing business at the beginning of the year are given in the appendix to this report.

The Security Assurance Company, chartered by special act of the Legislature in 1898, though claiming annually by report to have organized, has never done any business. A saving clause in its act of incorporation is held to have prevented a forfeiture of existence by reason of non-user, and efforts are now making to enlist interest in the corporation and to arrange for it to begin active operations.

The Equitable Securities Company, New York, which is doing nothing but a *liquidating business for the Equitable Mortgage Com-*

pany, reports that it continues to make progress, and that it is not making new loans, nor doing any new business of any sort.

The Investment Securities Company, New York, which is performing a like work for the failed Jarvis-Conkling Mortgage and Trust Company of Missouri, is simply paying off obligations as its collections permit, which the shrinkage in its assets indicates amounted to something more than one hundred thousand dollars for the year.

But one association was organized in 1905 under chapter 326 of the Laws of 1895, as amended, to conduct a business of loaning money upon the pledge of personal property, while two which were listed as alive on the first of January, 1905, have been dropped. The associations of this class which have filed reports or bonds, or both, for 1905 follows:

American Credit Company of Buffalo.

Buffalo Security Company, Buffalo.

Capital City Loan Company, Albany.

Cayuga Loan Company, Auburn.

Erie County Loan Company of Buffalo, N. Y., The.

Fidelity Loan Association, New York City.

Home Credit Company, The, Buffalo.

Kings County Security Company, Brooklyn.*

Mutual Credit Company, Buffalo.†

New Century Loan Company, The, Buffalo.

Niagara Loan Association, The, Buffalo.

Popular Loan Company of Onondaga County, Syracuse.

Provident Loan Company of Buffalo, Buffalo.

St. Bartholomew's Loan Association, New York City.

Standard Credit Company of Buffalo.†

Standard Security Company, Auburn.

Star Loan Company of Binghamton.

City Credit Company, New York.

*Bond not filed

†Report not filed

RECOMMENDATIONS.

Such changes in the Banking Law as occurred to me at the time as advisable were set forth fully in my report to the Legislature on the first day of its session.

Branches of banks of deposit and discount and of trust companies are multiplying more rapidly than has seemed to me expedient. But as advised by the Attorney General, I have nothing whatever to say with regard to the opening of a branch by a trust company, nor any power to refuse approval upon an application by a solvent bank in the city of New York to open a branch office. If the Superintendent of Banks should be clothed, as he is, with the discretion to deny authorization to a new trust company, he certainly ought to possess the right to regulate the opening of branches of trust companies.

The privilege given by the Banking Law to banks in the City of New York to open branches ought, in my judgment, to be modified. Either the requirement for "approval" by the Superintendent of Banks should be given unmistakably the significance which the word itself suggests, or, what would probably be better, it should be provided by law that no bank having a capital of less than half a million dollars shall be permitted to have any branch office at all, and that for every branch after the first a bank must have at least one hundred thousand dollars capital in excess of the original half million.

Respectfully submitted,

FREDERICK D. KILBURN,

Superintendent of Banks.

.

APPENDIX.

DETAILED STATEMENT

OF THE

CONDITION OF THE SAVINGS BANKS

AND

INSTITUTIONS FOR SAVINGS IN THIS STATE

ON THE

FIRST DAY OF JANUARY, 1906, AS COMPILED FROM THEIR
REPORTS TO THE SUPERINTENDENT OF BANKS.

[THE BANKS ARE ARRANGED ALPHABETICALLY BY COUNTIES.]

ALBANY COUNTY.

1. THE ALBANY CITY SAVINGS INSTITUTION, ALBANY.

[100 State street; incorporated 1850.]

JOHN E. WALKER, President.

WILLIAM S. HACKETT, Treasurer.

TRUSTEES.

E. DR. L. PALMER.
JAMES W. COX.
GEORGE I. AMSDELL.
GEORGE H. THACHER.
ALBERT HESSBERG.
JONAS H. BROOKS.

EDWARD J. GALLIEN.
JOHN E. WALKER.
JOHN BOWE.
P. N. BOUTON.
CHARLES R. KNOWLES.
WILLIAM S. DYER.
E. PALMER GAVIT.

JOHN A. DELEHANTY.
CHARLES H. SABIN.
C. L. A. WHITNEY.
FREDERICK W. KELLEY.
WILLIAM T. MAYER.
FRANK C. HERRICK.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$2,458,771 79
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of North Dakota.	\$25,000 00	\$29,575 00	\$28,505 00
State of South Dakota.	25,000 00	25,000 00	25,657 50
Cities in other States...	136,200 00	150,446 23	151,552 28
Cities in this State.....	480,975 00	514,818 58	525,512 12
Counties in this State...	21,000 00	22,168 20	21,717 00
Towns in this State.....	24,000 00	24,742 20	20,604 80
Villages in this State...	149,700 00	156,439 49	159,113 75
School districts in this State.....	51,500 00	55,967 14	55,737 90
Railroad mortgage bds.	860,500 00	990,229 84	977,477 70
	<u>\$1,773,875 00</u>	<u>\$1,969,386 08</u>	<u>\$1,965,878 05</u>

1,965,878 05

Banking house and lot, cost, \$150,000; book value, \$140,000;
estimated present value..... 140,000 00
Other real estate, cost, \$17,059.07; book value, \$15,970.64;
estimated present value..... 15,970 64
Cash on deposit in banks or trust companies..... 231,676 64
Cash on hand..... 6,429 90
Total of collectible interest..... 42,092 02
Amount of all other assets, viz.:

Land contract.....	\$5,239 40
Accrued rent on bank building.....	1,362 50
	<u>6,601 90</u>
	<u><u>\$4,867,420 94</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$4,485,507 06
Interest credited or to be credited for the six months ending with December 31, 1905.....	74,458 13
	<u>\$4,559,965 19</u>

Surplus on market value..... 307,455 75
Surplus on par value, \$115,452.70.
\$4,867,420 94

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905.	
before transactions of the day.....	\$300,582 4
From depositors, not including interest credited.....	1,171,812 89
From interest on loans, deposits and investments.....	186,875 5
From rents from banking house.....	8,995 95
From rents from other real estate.....	1,643 57
From mortgages.....	158,005 82
From redemption of stocks and bonds.....	34,175 00
From stocks and bonds sold (total par value, \$54,000).....	54,260 70
From real estate sold.....	9,600 00
From all other sources, viz.: Land contracts.....	8,066 67
	<u>\$1,934,018 58</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$890,202 57
For loans on bonds and mortgages.....	535,005 50
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$210,225).....	236,589 61
For interest (other than interest payments to depositors).....	2,835 78
For current expenses of the bank, viz.:	
For salaries.....	\$8,263 10
For taxes: Banking house, \$2,089.41; surplus, \$1,110.56; on mortgages, \$131.19.....	3,331 16
For expenses, except taxes, of banking house:	
Repairs.....	3,124 25
Insurance.....	500 00
Other.....	4,016 58
For expenses of other real estate, viz.:	
Repairs.....	545 65
Insurance.....	26 80
Taxes.....	504 78
Other.....	127 33
For other expenses, not including expenses for other real estate nor other expenses for banking house.....	4,604 41
	<u>25,044 06</u>
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	6,219 52
Other payments, viz.: Shortage in teller's cash.....	15 00
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	238,106 54
	<u>\$1,934,018 58</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	5,914
Number of accounts opened or reopened during year 1905.....	1,166
Number of accounts closed during the year 1905.....	961
Total number of deposits received during the year 1905.....	7,574
Total number of payments to depositors during the year 1905.....	5,631
Amount deposited during the year 1905, not including interest credited for that period.....	\$1,171,812 89
Amount withdrawn during the year 1905.....	890,202 57
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$70,211 22
January 1, 1906.....	74,458 13
	<u>144,669 35</u>
Average amount of each account January 1, 1906.....	771 04
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 3, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	7,313 19

ALBANY COUNTY.

35

Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	61
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$5,084 58
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.....	4
Total amount of such accounts.....	\$18,315 51
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	65
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	4
Total amount of such accounts.....	\$18,315 51
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$198,134 41
Total expenses of the bank for the year 1905.....	25,044 06
Interest paid to depositors for the year 1905.....	144,669 35
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>28,421 00</u>

2. ALBANY COUNTY SAVINGS BANK, ALBANY.

[88 State street; incorporated 1874.]

JASPER VAN WORMER, President.

A. V. BENSEN, Secretary.

TRUSTEES.

JASPER VAN WORMER,
LANSING HOTALING,
SETH WHEELER,
WILLIAM P. RUDD,
GEORGE H. RUSSELL,
JAMES GAZELEY,

JAMES MOORE,
A. V. BENSEN,
JAMES MIX,
FRED C. CURTIS,
JOHN R. CARNEILL,
WM. N. S. SANDERS,
RICHARD STEPHENS.

SAMUEL S. HATT,
ANDREW G. WHITE,
WILLIAM H. BOYCE,
WILLIAM SMITH,
JOHN W. EMERY,
ANDREW B. JONES,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$2,466,438 38
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Massachusetts.....	\$100,000 00	\$100,000 00	\$105,360 00
Cities in other States....	850,600 00	846,261 97	889,084 50
Cities in this State.....	1,841,500 00	1,832,223 90	1,926,564 75
Counties in this State....	123,000 00	123,000 00	126,102 00
Towns in this State.....	11,300 00	11,300 00	12,125 00
Villages in this State....	52,500 00	52,500 00	53,417 50
School districts in this State.....	1,050 00	1,050 00	1,050 00
Railroad mortgage bds.....	1,446,700 00	1,430,825 00	1,615,338 42
	<u>\$4,426,650 00</u>	<u>\$4,397,160 87</u>	<u>\$4,729,042 17</u>

\$4,729,042 17

REPORT ON SAVINGS BANKS.

Other real estate, cost, \$24,023.34; book value, \$20,056.79; estimated present value.....	\$20,056 79
Cash on deposit in banks or trust companies.....	425,428 58
Cash on hand.....	47,109 81
Total of collectible interest.....	71,730 08
Amount of all other assets, viz.:	
Balance suspense account.....	\$1,398 38
Balance cash advances account.....	793 24
	<u>2,191 62</u>
	<u>\$7,761,997 43</u>

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$7,290,888 18
Other liabilities, viz.: Interest accrued on deposits to January 1, 1906.....	58,000 00
Surplus on market value.....	413,109 25
Surplus on par value, \$110,717.08.....	
	<u>\$7,761,997 43</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$324,929 29
From depositors, not including interest credited.....	1,763,420 87
From interest on loans, deposits and investments.....	313,575 62
From rents from other real estate.....	222 25
From mortgages.....	255,695 50
From redemption of stocks and bonds.....	64,000 00
From stocks and bonds sold (total par value, \$12,000).....	12,378 06
From real estate sold.....	31,164 01
From all other sources, viz.:	
Cash advanced to pay taxes, refunded.....	\$308 99
Suspense account.....	27 00
	<u>335 99</u>
	<u>\$2,765,721 53</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,644,686 19
For loans on bonds and mortgages.....	237,544 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$340,000).....	359,657 72
For interest (other than interest payments to depositors).....	2,821 35
For current expenses of the bank, viz.:	
For salaries.....	\$8,198 24
For taxes: Surplus, \$696.04; on mortgages, \$36.15..	732 19
For rent of banking rooms.....	3,750 00
For expenses of other real estate, viz.: Taxes.....	275 50
For other expenses, not including expenses for other real estate nor other expenses for banking house.....	2,545 34
	<u>15,501 27</u>
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	24,129 07
Other payments, viz.:	
Cash advanced to pay taxes.....	\$275 71
Suspense account.....	517 19
Loss on real estate, Albany.....	4,693 70
Loss on real estate, Lafayette avenue, Buffalo.....	449 79
Loss on real estate, Lyell avenue, Buffalo.....	2,907 15
	<u>8,843 54</u>
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	472,538 39
	<u>\$2,765,721 53</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	10,202
Number of accounts opened or reopened during year 1905.....	1,746
Number of accounts closed during the year 1905.....	1,443
Total number of deposits received during the year 1905.....	12,125
Total number of payments to depositors during the year 1905....	8,811
Amount deposited during the year 1905, not including interest credited for that period.....	\$1,763,420 87
Amount withdrawn during the year 1905.....	1,644,686 19
Amount of interest credited and paid for the year 1905, viz.:	
April 1, 1905.....	\$118,775 70
October 1, 1905.....	121,555 61
	240,331 31
Average amount of each account January 1, 1906.....	714 65
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made September 3, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,648 20
Number of accounts which exceed \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	99
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$5,000 00
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited	1
Total amount of such accounts.....	\$5,000 00
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	100
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	1
Total amount of such accounts.....	\$5,000 00
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$313,613 02
Total expenses of the bank for the year 1905.....	15,501 27
Interest paid to depositors for the year 1905.....	240,331 31
Net earnings for the year 1905 over expenses and interest paid to depositors.....	57,780 44

3. THE ALBANY EXCHANGE SAVINGS BANK, ALBANY.

[71 State street; incorporated 1856.]

FREDERICK A. MEAD, President.

JOSEPH GUARDENIER, Treasurer.

TRUSTEES.

JOHN E. McELROY,
MICHAEL DELEHANTY,
ABRAHAM V. DEWITT,
JAMES MCKINNEY,
JOHN J. GALLOGLY,
MARTIN D. CONWAY,
JAMES F. McELROY,

MATTHEW J. WALLACE,
CHARLES H. GAUS,
JOSEPH A. LANSING,
LEONARD G. TEN EYCK,
JACOB S. FRIEDMAN,
DEWITT C. SLINGERLAND,

ALDEN CHESTER,
JOEL W. BURDICK,
CHARLES H. TURNER,
FREDERICK A. MEAD,
J. WARNER BOTT,
JOHN A. BECKER,
THOMAS E. FINEGAN.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,385,199 61
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Tennessee.....	\$40,000 00	\$38,950 00	\$38,600 00	
State of Alabama.....	36,000 00	36,673 55	36,000 00	
Cities in other States...	216,000 00	233,422 95	224,980 00	
Cities in this State.....	258,596 90	273,428 42	273,052 78	
Counties in this State...	7,000 00	7,091 00	6,790 00	
Towns in this State.....	10,500 00	11,211 60	11,370 05	
Villages in this State...	128,499 92	131,713 88	131,364 52	
Railroad mortgage bds.	426,000 00	475,023 36	436,620 23	
	<u>\$1,122,596 82</u>	<u>\$1,207,514 76</u>	<u>\$1,158,777 58</u>	1,158,777 58
Other real estate, cost, \$4,469.51; book value, \$4,469.51; estimated present value.....				4,404 32
Cash on deposit in banks or trust companies.....				21,151 48
Cash on hand.....				2,807 40
Total of collectible interest.....				39,410 19
Amount of all other assets, viz.: Insurance premiums and taxes advanced.....				853 63
				<u>\$2,612,604 21</u>

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$2,502,834 74
Other liabilities, viz.:	
Interest accrued on deposits to January 1, 1906.....	\$20,961 23
Expenses incurred, but unpaid: Accrued rent of banking rooms.....	300 00
	<u>21,261 23</u>
Surplus on market value.....	88,508 24
Surplus on par value, \$52,327.48.	<u>\$2,612,604 21</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$156,917 35
From depositors, not including interest credited.....	967,355 70
From interest on loans, deposits and investments.....	96,333 68
From rents from other real estate.....	664 00
From mortgages.....	50,553 20
From redemption of stocks and bonds.....	47,798 25
From stocks and bonds sold (total par value, \$15,000).....	15,714 00
From loans paid.....	4,800 00
From all other sources, viz.:	
Insurance premium on real estate refunded.....	\$6 50
Excess of interest paid to depositor refunded.....	25 78
Insurance premiums and taxes advanced refunded...	252 88
Cash over.....	10
	<u>285 26</u>
	<u>\$1,340,421 44</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$660,840 85
For loans on bonds and mortgages.....	426,751 21
For loans on stocks and bonds and other securities.....	4,800 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$197,755.68).....	208,147 25
For interest (other than interest payments to depositors).....	2,311 36

For current expenses of the bank, viz.:

For salaries.....	\$6,349 47	
For taxes: Surplus \$479.13; on mortgages, \$170.95..	650 08	
For expenses, except taxes, of banking house:		
Repairs.....	38 28	
Insurance.....	33 76	
Other.....	156 00	
For rent of banking rooms.....	1,700 00	
For expenses of other real estate, viz.:		
Repairs.....	111 80	
Insurance.....	17 00	
Taxes.....	206 00	
Other.....	33 20	
For other expenses, not including expenses for other real estate nor other expenses for banking house.	3,566 17	
		\$12,861 76
Other payments, viz.: Insurance and taxes advanced on mortgaged premises.....		750 13
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		23,958 88
		<u>\$1,340,421 44</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	3,433	
Number of accounts opened or reopened during year 1905.....	1,165	
Number of accounts closed during the year 1905.....	469	
Total number of deposits received during the year 1905.....	5,373	
Total number of payments to depositors during the year 1905....	3,520	
Amount deposited during the year 1905, not including interest credited for that period.....	\$967,355 70	
Amount withdrawn during the year 1905.....	660,840 85	
Amount of interest credited and paid for the year 1905, viz.:		
April 1, 1905.....	\$36,048 49	
October 1, 1905.....	40,594 46	
Credited at other periods.....	20 82	
		76,663 77
Average amount of each account January 1, 1906.....		729 05
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made September 9, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,816 06	
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	36	
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$5,000 00	
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited	6	
Total amount of such accounts.....	\$20,279 51	
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	42	
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	1	
Total amount of such accounts.....	\$5,000 00	
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½	
Total earnings of the bank for the year 1905.....	\$100,293 90	
Total expenses of the bank for the year 1905.....	12,861 76	
Interest paid to depositors for the year 1905.....	76,663 77	
Net earnings for the year 1905 over expenses and interest paid to depositors.....	10,768 37	

4. ALBANY SAVINGS BANK, ALBANY.

[North Pearl street and Maiden lane; incorporated 1820]

WM. BAYARD VAN RENSSELAER, President.

BENJ. W. JOHNSON, Treasurer

TRUSTEES.

WILLIAM KIDD,
MARCUS T. HUN,
JAMES D. WASSON,
GRANGE SARD,
W. B. VAN RENSSELAER,
LEDYARD COGSWELL,

CLARENCE RATHBONE,
EDWARD BOWDITCH,
EDWARD N. MCKINNEY,
B. WALWORTH ARNOLD,
FREDERICK TOWNSEND,
CHARLES L. PRUYN,
FRED'K TILLINGHAST.

GERRIT Y. LANSING,
OSCAR L. HASCY,
WM. V. R. ERVING,
THOS. I. VAN ANTWERP,
HENRY M. SAGE,
LUTHER H. TUCKER,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....\$10,600,550 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Massachusetts	\$750,000 00	\$828,146 50	\$787,500 00
Cities in other States...	5,579,953 70	6,181,531 13	5,901,926 59
Cities in this State....	4,812,875 00	5,442,839 91	5,144,397 05
Counties in this State..	1,222,000 00	1,297,278 77	1,262,730 00
Towns in this State....	30,000 00	32,741 00	31,440 00
Villages in this State...	164,500 00	171,558 87	167,700 00
Railroad mortgage bds.	7,381,000 00	7,993,098 89	7,635,040 00
	<u>\$19,940,328 70</u>	<u>\$21,947,195 07</u>	<u>\$20,930,733 64</u>
			20,930,733 64
Banking house and lot, cost, \$395,939.30; book value, \$225,000; estimated present value.....			225,000 00
Other real estate, cost, \$46,644.79; book value, \$40,000; estimated present value.....			40,000 00
Cash on deposit in banks or trust companies.....			1,633,680 57
Cash on hand.....			178,673 01
Total of collectible interest.....			315,642 68
			<u><u>\$33,924,279 90</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$31,191,502 45
Interest credited or to be credited for the six months ending with December 31, 1905.....	524,567 64
	<u>\$31,716,070 09</u>
Surplus on market value.....	2,208,209 81
Surplus on par value, \$1,217,804.87.	
	<u><u>\$33,924,279 90</u></u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$1,708,417 02
From deposits, not including interest credited.....	7,242,089 93
From interest on loans, deposits and investments.....	1,263,069 86
From rents from other real estate.....	3,686 52
From mortgages.....	439,650 00
From redemption of stocks and bonds.....	252,850 00
From stocks and bonds sold (total par value, \$59,000).....	59,483 80
From real estate sold.....	35,000 00

ALBANY COUNTY.

41

From all other sources, viz.:

Bonus for accepting payment of mortgage before maturity.....	\$400 00	
Currency found outside counter in banking room...	31 00	
		<u>\$431 00</u>
		<u>\$11,004,678 13</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$6,407,833 41	
For loans on bonds and mortgages.....	940,650 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,554,675.00).....	1,717,924 28	
For interest (other than interest payments to depositors).....	19,815 21	
For current expenses of the bank, viz.:		
For salaries.....	\$40,715 09	
For taxes: Banking house, \$5,312.84; surplus, \$12,164.16; on mortgages, \$168.81.....	17,645 81	
For expenses, except taxes, of banking house:		
Repairs.....	858 82	
Insurance.....	337 50	
Other.....	2,453 81	
For expenses of other real estate, viz.:		
Repairs.....	699 31	
Insurance.....	279 86	
Taxes.....	1,163 85	
Other.....	2,343 02	
For other expenses, not including expenses for other real estate, nor other expenses for banking house.....	14,332 44	
		80,829 51
For real estate acquired by foreclosure, or in the settlement of debts due the banks.....		24,480 29
Other payments, viz:		
Interest paid to depositors which had not been credited.....	\$11 85	
Attorneys' fees and disbursements on account of deficiency judgment and agreement mortgage case.....	780 00	
		791 85
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		1,812,353 58
		<u>\$11,004,678 13</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	46,746
Number of accounts opened or reopened during year 1905.....	8,316
Number of accounts closed during the year 1905.....	6,323
Total number of deposits received during the year 1905.....	64,279
Total number of payments to depositors during the year 1905...	45,613
Amount deposited during the year 1905, not including interest credited for the period.....	\$7,242,089 93
Amount withdrawn during the year 1905.....	6,407,833 41
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$507,267 85
January 1, 1906.....	524,567 64
Paid but not credited at other periods.....	11 85
	<u>1,031,847 34</u>
Average amount of each account January 1, 1906.....	678 48
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 2, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	4,866 02

Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	529
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$20,243 51
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.....	8
Total amount of such accounts.....	\$59,235 81
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	537
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	8
Total amount of such accounts.....	\$59,235 81
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½ per cent.
Total earnings of the bank for the year 1905.....	\$1,267,618 15
Total expenses of the bank for the year 1905.....	80,829 51
Interest paid to depositors for the year 1905.....	1,031,847 34
Net earnings for the year 1905 over expenses and interest paid to depositors.....	154,941 30

5. COHOES SAVINGS INSTITUTION, COHOES.

[58 Remsen street; incorporated 1851.]

WILLIAM T. DODGE, President.

CHARLES R. FORD, Treasurer.

TRUSTEES.

WILLIAM T. DODGE,
JAMES WHITE,
GEORGE R. WILSDON,
GEO. H. McDOWELL,
JAS. W. ABLETT,
HENRY A. STRONG,

HENRY AIRD,
W. D. BOSWELL,
J. A. BROOKS,
J. L. ARCHAMBAULT,
GEO. A. HARPER,
JOHN A. NUTTALL,

CHARLES R. FORD,
JOHN W. KLINE,
SAMUEL A. CLARKE,
JAMES AITKEN,
JOHN LAUGHLIN,
MERRITT D. HANSON.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,104,655 00
Stock and bond investments, viz.:

	Par value.	Actual cost.	Estimated market value.
<i>Stocks and bonds.</i>			
State of Alabama.....	\$18,000 00	\$18,096 70	\$18,880 00
State of Idaho.....	15,000 00	16,692 12	16,500 00
State of Louisiana.....	70,000 00	72,189 74	72,800 00
State of North Dakota.....	10,000 00	11,096 17	10,700 00
State of South Dakota.....	10,000 00	10,412 88	10,200 00
State of Tennessee.....	50,000 00	50,765 50	50,875 00
Cities in other States.....	349,000 00	376,959 17	364,435 00
Cities in this State.....	362,788 49	378,957 52	373,818 49
Counties in this State.....	40,000 00	44,955 25	42,550 00
Towns in this State.....	20,400 00	21,416 00	21,183 00
Villages in this State.....	240,000 00	255,708 41	248,540 00
Railroad mortgage bds.....	476,000 00	508,175 56	483,725 00
	<u>\$1,661,188 49</u>	<u>\$1,765,425 02</u>	<u>\$1,714,206 49</u>

1,714,206 49

ALBANY COUNTY.

43

Banking house and lot, cost, \$42,919.80; book value, \$42,919.80; estimated present value.....	\$42,919 80
Other real estate, cost, \$13,194.84; book value, \$6,000; estimated present value.....	6,000 00
Cash on deposit in banks or trust companies	171,251 37
Cash on hand.....	4,747 85
Total of collectible interest.....	30,424 52
	<u>\$3,074,205 03</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$2,811,090 75
Interest credited or to be credited for the six months ending with December 31, 1905.....	46,726 63
	<u>\$2,857,817 38</u>
Surplus on market value.....	216,387 65
Surplus on par value, \$163,369.65.	
	<u>\$3,074,205 03</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$146,549 44
From depositors, not including interest credited.....	618,723 40
From interest on loans, deposits and investments.....	126,797 37
From mortgages.....	128,626 92
From redemption of stocks and bonds.....	56,133 18
From stocks and bonds sold (total par value, \$45,000).....	53,187 50
From real estate sold.....	5,704 00
From all other sources, viz.:	
Taxes and insurance advanced to mortgagors and application fees.....	\$1,594 29
Part payment, real estate sold by contract.....	1,000 00
	<u>2,594 29</u>
	<u>\$1,138,316 10</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$588,889 06
For loans on bonds and mortgages.....	147,100 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$173,072.07).....	177,364 57
For interest (other than interest payments to depositors).....	2,214 74
For current expenses of the bank, viz.:	
For salaries.....	\$4,080 00
For taxes: Banking house, \$232.50; surplus, \$1,415.66; on mortgages, \$99.21.....	1,747 37
For expenses, except taxes, of banking house: Insurance.....	37 50
For rent of banking rooms.....	1,000 00
For expenses of other real estate, viz.:	
Insurance.....	61 12
Taxes.....	545 65
For other expenses, not including expenses for other real estate nor other expenses for banking house..	1,852 43
	<u>9,324 07</u>
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	13,194 84

Other payments, viz.:

Taxes advanced on mortgaged property.....	\$679 60	
Payments on new bank building contracts.....	23,550 00	
		\$24,229 60
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		175,999 22
		<u>\$1,138,316 10</u>

STATISTICAL INFORMATION.

• Number of open accounts January 1, 1906.....	7,117
Number of accounts opened or reopened during year 1905.....	1,448
Number of accounts closed during the year 1905.....	1,187
Total number of deposits received during the year 1905.....	12,644
Total number of payments to depositors during the year 1905...	7,632
Amount deposited during the year 1905, not including interest credited for that period.....	\$618,723 40
Amount withdrawn during the year 1905.....	588,889 06
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$45,697 06
January 1, 1906.....	40,726 63
	<u>92,423 69</u>
Average amount of each account January 1, 1906.....	401 55
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made Novem- ber 14, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate	3,958 21
Number of accounts which exceeded \$3,000, including actual de- posits and interest credited, at the last trial balance of de- positors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	25
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	25
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$124,828 48
Total expenses of the bank for the year 1905.....	9,324 07
Interest paid to depositors for the year 1905.....	92,423 69
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>23,080 72</u>

6. HOME SAVINGS BANK OF THE CITY OF ALBANY.

[13 North Pearl street; incorporated 1871.]

JAMES TEN EYCK, President.

JOHN D. CAPRON, Treasurer.

TRUSTEES.

JOHN D. CAPRON,
JAMES TEN EYCK,
THOMAS AUSTIN,
DAVID A. THOMPSON,
ETER KINNEAR,

SAMUEL L. MUNSON,
C. E. ARGERSINGER,
HENRY RUSSELL,
CHARLES W. MEAD,
WALTER McEWAN,

WILLIAM SAYLES,
MARSHALL W. TEBBUTT,
SAMUEL C. WOOSTER,
WILLIAM McDONALD,
HOWARD N. FULLER,

ALBANY COUNTY.

45

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,969,526 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Tennessee.....	\$25,000 00	\$27,000 00	\$26,475 00
State of Alabama.....	59,000 00	59,416 27	59,280 00
Cities in other States...	233,000 00	246,062 80	238,840 30
Cities in this State....	376,209 27	401,592 96	393,962 64
Counties in this State..	20,000 00	20,413 00	20,000 00
Towns in this State....	24,327 16	25,340 01	24,616 66
Villages in this State..	371,410 00	392,923 34	383,816 42
School districts in this State	95,368 75	101,139 27	98,968 00
Railroad mortgage bds.	892,000 00	968,852 40	953,658 62
	<u>\$2,096,315 18</u>	<u>\$2,242,740 05</u>	<u>\$2,199,617 64</u>

2,199,617 64

Banking house and lot, cost, \$75,074.04; book value, \$75,000;
estimated present value.....

75,000 00

Other real estate, cost, \$7,528.61; book value, \$5,583; estimated
present value.....

5,583 00

Cash on deposit in banks or trust companies.....

87,752 57

Cash on hand.....

4,486 94

Total of collectible interest.....

33,078 38

Amount of all other assets, viz.:

Accrued rent of offices in bank building.....	\$575 00
Taxes and insurance premiums advanced.....	281 26

856 26

\$4,375,900 79

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$4,117,656 13
Interest credited or to be credited for the six months ending with December 31, 1905.....	66,692 94

\$4,184,349 07

Other liabilities, viz.:

Interest accrued on deposits to January 1, 1906.....	\$730 39
Expenses incurred, but unpaid.....	191 79

931 18

Surplus on market value.....

190,620 54

Surplus on par value, \$87,318.08.

\$4,375,900 79

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905,
before transactions of the day.....

\$147,112 07

From depositors, not including interest credited.....

1,145,615 15

From interest on loans, deposits and investments.....

189,857 43

From rents from banking house.....

4,474 98

From rents from other real estate.....

459 43

From mortgages.....

164,556 00

From redemption of stocks and bonds.....

228,373 61

From stocks and bonds sold (total par value, \$211,000).....

211,997 79

From real estate sold.....

1,800 00

REPORT ON SAVINGS BANKS.

From all other sources, viz.:

Land contracts.....	\$300 00	
Appraisers' fees and expenses refunded.....	198 85	
Taxes on mortgaged property refunded.....	314 10	
Express charges refunded.....	7 50	
		\$720 45
		\$2,094,971 91

PAYMENTS.

To depositors, including interest paid to them.....	\$975,732 18
For loans on bonds and mortgages.....	420,592 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$566,950).....	582,198 43
For interest (other than interest payments to depositors).....	6,835 20
For current expenses of the bank, viz.:	
For salaries.....	\$8,732 00
For taxes: Banking house, \$1,050.23; surplus, \$660.66; on mortgages, \$225.08.....	1,935 97
For expenses, except taxes, of banking house:	
Repairs.....	488 56
Insurance.....	180 19
Other.....	2,790 71
For expenses of other real estate, viz.:	
Repairs.....	83 49
Insurance.....	23 70
Taxes.....	143 94
Other.....	174 52
For other expenses, not including expenses for other real estate nor other expenses for banking house.....	2,571 34
	17,124 42
Other payments, viz.:	
Taxes advanced on mortgaged property.....	\$185 53
Repairs on mortgaged property.....	3 64
Errors in cash.....	61 00
	250 17
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	92,239 51
	\$2,094,971 91

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	6,251
Number of accounts opened or reopened during year 1905.....	1,335
Number of accounts closed during the year 1905.....	969
Total number of deposits received during the year 1905.....	10,421
Total number of payments to depositors during the year 1905...	8,011
Amount deposited during the year 1905, not including interest credited for that period.....	\$1,145,615 15
Amount withdrawn during the year 1905.....	975,732 18
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$64,046 11
January 1, 1906.....	66,692 94
Credited at other periods.....	2,875 39
	133,614 44
Average amount of each account January 1, 1906.....	669 39
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 4, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate....	3,637 50
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	61

ALBANY COUNTY.

47

The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$5,087 50
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.....	6
Total amount of such accounts.....	\$24,582 76
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	67
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	6
Total amount of such accounts.....	\$24,582 76
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$193,392 53
Total expenses of the bank for the year 1905.....	17,124 42
Interest paid to depositors for the year 1905.....	133,614 44
Net earnings for the year 1905 over expenses and interest paid to depositors.....	42,653 67

7. THE MECHANICS AND FARMERS' SAVINGS BANK, ALBANY.

[63 State street; incorporated 1855.]

DUDLEY OLCOTT, President.

GEO. G. DAVIDSON, Treasurer.

TRUSTEES.

DUDLEY OLCOTT,
DANIEL LEONARD,
ISAAC D. F. LANSING,
PARKER CORNING.

CHARLES NEUMAN,
RUFUS W. PECKHAM,
JAMES MCCREDIE,

GEORGE G. DAVIDSON,
ROBERT OLCOTT,
NATHAN HATCH,
WILLARD M. DOUGLAS.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$634,350 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual Cost.</i>	<i>Estimated market value.</i>	
State of Massachusetts	\$25,000 00	\$25,375 00	\$25,000 00	
Cities in other States...	444,000 00	482,441 50	458,860 00	
Cities in this State....	710,000 00	802,538 03	770,889 75	
Counties in this State..	93,000 00	93,567 00	93,375 00	
Villages in this State..	25,000 00	25,000 00	25,000 00	
Railroad mortgage bds.	531,500 00	597,124 25	555,695 00	
	<u>\$1,828,500 00</u>	<u>\$2,026,045 78</u>	<u>\$1,928,819 75</u>	1,928,819 75
Other real estate, cost, \$8,300; book value, \$8,300; estimated present value.....				8,300 00
Cash on deposit in banks or trust companies.....				243,435 52
Total of collectible interest.....				30,615 17
				<u>\$2,845,520 44</u>

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$2,416,814 40
Other liabilities, viz.: Interest accrued on deposits to January 1, 1906.....	19,576 19
Surplus on market value.....	409,129 85
Surplus on par value, \$308,810.10.	
	<u>\$2,845,520 44</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$231,869 28
From depositors, not including interest credited.....	461,970 87
From interest on loans, deposits and investments.....	110,343 30
From rents from other real estate.....	456 78
From mortgages.....	42,000 00
From redemption of stocks and bonds.....	11,000 00
From stocks and bonds sold (total par value, \$40,000).....	40,180 25
	\$897,799 98

PAYMENTS.

To depositors, including interest paid to them.....	\$467,591 05
For loans on bonds and mortgages.....	32,700 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$142,000).....	144,500 05
For current expenses of the bank, viz.:	
For salaries.....	\$4,100 00
For taxes: Surplus, \$2,941.73; on mortgages, \$7.51.....	2,949 24
For rent of banking rooms.....	2,000 00
For expenses of other real estate, viz.:	
Taxes.....	55 06
Other.....	11 28
For other expenses, not including expenses for other real estate nor other expenses for banking house..	457 78
	9,573 36
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	243,435 52
	\$897,799 98

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	4,647
Number of accounts opened or reopened during year 1905.....	518
Number of accounts closed during the year 1905.....	477
Total number of deposits received during the year 1905.....	4,093
Total number of payments to depositors during the year 1905...	3,997
Amount deposited during the year 1905, not including interest credited for that period.....	\$461,950 37
Amount withdrawn during the year 1905.....	467,591 05
Amount of interest credited and paid for the year 1905, viz.:	
April 1, 1905.....	\$38,999 61
October 1, 1905.....	39,740 47
	78,740 08
Average amount of each account January 1, 1906.....	520 08
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made September 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or a surrogate.....	18,576 14
Number of accounts which exceeded \$3,000, including actual de- posits and interest credited, at the last trial balance of deposi- tors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	14
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	2

ALBANY COUNTY.

49

The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,047 50
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited..	1
Total amount of such accounts.....	\$3,047 50
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	15
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	2
Total amount of such accounts.....	\$30,849 84
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3 and 3/4%
Total earnings of the bank for the year 1905.....	\$110,328 64
Total expenses of the bank for the year 1905.....	9,573 36
Interest paid to depositors for the year 1905.....	78,740 08
Net earnings for the year 1905 over expenses and interest paid to depositors.....	22,015 20

8. MECHANICS' SAVINGS BANK, COHOES.

[76 Oneida street; incorporated 1873.]

RODNEY WILCOX, President.

LEROY VERMILYEA, Secretary.

TRUSTEES.

JOHN CLUTE,
RODNEY WILCOX,
ABNER J. GRIFFIN,
FRANK TESSIER,
EGBERT P. LANSING,
LUKE KAVANAUGH,

G. A. WALDRON,
JAMES S. CLUTE,
RICHARD BOLTON,
HUGH GRAHAM,
GEORGE OLIVER,
WILLIAM E. THORN,

EDWARD FOLEY,
LEROY VERMILYEA,
GEORGE H. FITTS,
WILFRED PALIN,
WILLIAM HOLLANDS,
JAY GILBERT.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$612,817 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$300 00	\$321 00	\$315 00
State of Idaho.....	7,500 00	8,512 50	7,950 00
State of Tennessee.....	10,000 00	9,800 00	9,600 00
Cities in other States....	114,000 00	126,720 25	119,600 00
Cities in this State.....	159,072 59	173,251 07	168,500 09
Towns in this State.....	39,000 00	40,620 36	39,000 00
Villages in this State....	147,000 00	152,907 15	149,250 00
School districts in this State.....	100 00	109 79	100 00
Railroad mortgage bds.	85,000 00	85,107 50	83,000 00
	\$561,972 59	\$597,349 62	\$577,315 09

577,315 09

Other real estate, cost, \$18,662.14; book value, \$18,662.14; estimated present value.....	15,500 00
Cash on deposit in banks or trust companies.....	55,000 00
Cash on hand.....	4,020 96
Total of collectible interest.....	18,467 97

\$1,283,121 02

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,187,064 27	
Interest credited or to be credited for the six months ending with December 31, 1905.....	19,738 44	\$1,206,802 71
Surplus on market value.....		76,318 31
Surplus on par value, \$61,975.81.....		<u>\$1,283,121 02</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$60,919 16
From depositors, not including interest credited.....	269,232 36
From interest on loans, deposits and investments.....	50,460 67
From rents from other real estate.....	1,723 82
From mortgages.....	46,299 21
From redemption of stocks and bonds.....	7,762 58
From stocks and bonds sold (total par value, \$27,000).....	26,980 40
	<u>\$463,378 20</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$221,799 40
For loans on bonds and mortgages.....	125,850 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$45,000).....	49,912 50
For current expenses of the bank, viz.:	
For salaries.....	\$2,950 00
For taxes: Surplus, \$613.93; on mortgages, \$320.08..	934 01
For rent of banking rooms.....	300 00
For expenses of other real estate, viz.:	
Repairs.....	307 90
Insurance.....	75 00
Taxes.....	496 95
For other expenses, not including expenses for other real estate nor other expenses for banking house...	1,357 98
	6,421 84
Other payments, viz.:	
Interest paid in error.....	\$12 30
Interest accrued, Brooklyn bonds to July 12, 1905 ..	42 78
Shortage in cash charged to surplus ..	29 85
Extraordinary repairs to real estate ..	288 57
	373 50

Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	59,020 96
	<u>\$463,378 20</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	2,110
Number of accounts opened or reopened during year 1905.....	394
Number of accounts closed during the year 1905.....	299
Total number of deposits received during the year 1905.....	3,012
Total number of payments to depositors during the year 1905....	2,048
Amount deposited during the year 1905, not including interest credited for that period.....	\$269,232 36
Amount withdrawn during the year 1905.....	221,799 40
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$19,255 48
January 1, 1906.....	19,738 44
Paid but not credited at other periods.....	12 30
	<u>39,006 22</u>

ALBANY COUNTY.

51

Average amount of each account January 1, 1906.....	\$571 94
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 20, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,119 49
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	10
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	10
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$52,815 82
Total expenses of the bank for the year 1905.....	6,421 84
Interest paid to depositors for the year 1905.....	39,006 22
Net earnings for the year 1905 over expenses and interest paid to depositors.....	7,387 76

9. THE NATIONAL SAVINGS BANK OF THE CITY OF ALBANY.

[70 and 72 State street; incorporated 1868.]

JAMES H. MANNING, President.

FREDERIC B. STEVENS, Secretary.

TRUSTEES.

SIMON W. ROSENDALE,	J. TOWNSEND LANSING,	WALTER M. WOODWARD,
GARRET A. VAN ALLEN,	WILLIAM G. RICE,	ALBERT VAN DER VEER,
DANIEL L. VAN ANTWERP,	HORACE G. YOUNG,	CHARLES GIBSON,
JAMES H. MANNING,	CHARLES J. BUCHANAN,	WALLACE N. HORTON,
ROBERT L. FRYER,	HARRY C. CUSHMAN,	CHARLES M. STUART,
H. KING STURDEE,		ALBERT P. STEVENS.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$5,882,454 18
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in other States..	\$1,161,500 00	\$1,213,245 00	\$1,217,400 00	
Cities in this State.....	1,015,200 00	1,042,365 00	1,045,601 00	
Counties in this State...	253,000 00	258,405 00	258,765 00	
Towns in this State....	3,000 00	3,000 00	3,000 00	
Villages in this State...	352,922 50	363,580 00	366,358 24	
School districts in this State.....	10,000 00	10,000 00	10,000 00	
Railroad mortgage bds.	2,145,000 00	2,318,220 61	2,197,211 11	
	\$4,940,622 50	\$5,208,815 61	\$5,098,335 35	5,098,335 35
Banking house and lot, cost, \$151,386.46; book value, \$150,000; estimated present value.....				150,000 00
Other real estate, cost, \$63,418.14; book value, \$49,000; estimated present value.....				49,000 00
Cash on deposit in banks or trust companies.....				553,151 80
Cash on hand.....				34,156 62
Total of collectible interest.....				102,597 32
				<u>\$11,869,695 27</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$11,104,300 50	
Interest credited or to be credited for the six months ending with December 31, 1905.....	185,570 61	\$11,289,871 11
Surplus on market value.....		579,824 16
Surplus on par value, \$422,111.31.....		<u>\$11,869,695 27</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$809,931 56	
From depositors, not including interest credited.....	2,970,394 39	
From interest on loans, deposits and investments.....	428,514 69	
From rents from former banking house.....	400 00	
From rents from other real estate.....	4,340 32	
From mortgages.....	948,320 19	
From redemption of stocks and bonds.....	285,750 00	
From stocks and bonds sold (total par value, \$43,000).....	56,212 20	
From real estate sold.....	10,350 00	
From all other sources, viz.:		
Sundry amounts credited to profit and loss.....	\$144 97	
Part of mortgage taxes refunded, amounts wrong....	15 71	
Book value of railroad bonds reduced.....	20,000 00	
Book value of real estate reduced.....	10,850 70	
Cash over.....	334 91	
	<u>31,346 29</u>	
		<u>\$5,545,559 64</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,423,218 76	
For loans on bonds and mortgages.....	1,853,271 04	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$519,000).....	556,050 61	
For interest (other than interest payments to depositors).....	3,426 16	
For current expenses of the bank, viz.:		
For salaries.....	\$13,479 37	
For taxes: Banking house, \$1,566 08; surplus, \$3,821.89; on mortgages, \$121.15.....	5,509 12	
For expenses, except taxes, of banking house:		
Repairs.....	\$74 38	
Insurance.....	201 42	
Other.....	2,187 34	
For rent of former banking rooms.....	1,000 00	
For expenses of other real estate, viz.:		
Repairs.....	612 56	
Insurance.....	829 64	
Taxes.....	1,784 23	
Other.....	505 30	
For other expenses, not including expenses for other real estate nor other expenses for banking house....	7,894 98	
	<u>34,078 34</u>	
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	56,850 70	
Other payments, viz.:		
Loss on real estate.....	\$175 00	
Sundry amounts charged to profit and loss.....	329 91	
Book value of railroad bonds reduced.....	20,000 00	
Book value of real estate reduced.....	10,850 70	
	<u>31,355 61</u>	
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	587,308 42	
		<u>\$5,545,559 64</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	14,310
Number of accounts opened or reopened during year 1905.....	3,052
Number of accounts closed during the year 1905.....	1,882
Total number of deposits received during the year 1905.....	20,735
Total number of payments to depositors during the year 1905...	16,346
Amount deposited during the year 1905, not including interest credited for that period.....	\$2,970,394 39
Amount withdrawn during the year 1905.....	2,423,218 76
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$176,937 89
January 1, 1906.....	185,570 61
	362,508 50
Average amount of each account January 1, 1906.....	788 95
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 3, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	25,686 89
Number of accounts which exceed \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	171
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$6,601 19
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited...	6
Total amount of such accounts.....	\$26,809 07
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	178
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	7
Total amount of such accounts.....	\$52,495 36
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$436,614 03
Total expenses of the bank for the year 1905.....	34,583 25
Interest paid to depositors for the year 1905.....	362,508 50
Net earnings for the year 1905 over expenses and interest paid to depositors.....	39,522 28

BROOME COUNTY.

10. THE BINGHAMTON SAVINGS BANK, BINGHAMTON.

[97 and 99 Collier street; incorporated, 1867.]

WM. H. WILKINSON, President.

CHAS. W. GENNET, Treasurer.

TRUSTEES.

WM. H. WILKINSON,
EDWARD P. MCKINNEY,
JOHN G. ORTON,
JOHN BAYLESS,EDWARD C. SMITH,
GEO. M. HARRIS,
JAMES B. WEED,
CHAS. A. WEED,
CHAS. W. GENNET.S. J. HIRSCHMANN,
CHAS. F. SISSON,
CHAS. M. STONE,
JONAS M. KILMER,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,632,200 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of New York.....	\$50,000 00	\$50,375 00	\$50,000 00	
State of Massachusetts.....	100,000 00	101,250 00	100,000 00	
Cities in other States....	362,000 00	383,507 20	366,291 70	
Cities in this State.....	903,154 76	932,524 95	905,806 56	
Counties in this State..	346,000 00	354,728 02	350,058 10	
Towns in this State....	28,000 00	29,311 12	28,000 00	
Villages in this State...	45,764 00	45,764 00	45,764 00	
School districts in this State.....	26,950 00	27,176 50	26,950 00	
Railroad mortgage bds.	700,000 00	706,437 50	692,000 00	
	<u>\$2,561,868 76</u>	<u>\$2,631,074 29</u>	<u>\$2,564,870 36</u>	2,564,870 36
Banking house and lot, cost, \$73,000; book value, \$65,000; esti- mated present value.....				65,000 00
Other real estate, cost, \$4,412.28; book value, \$4,412.28; esti- mated present value.....				4,412 28
Cash on deposit in banks or trust companies.....				320,000 00
Cash on hand.....				15,111 86
Total of collectible interest.....				52,515 89
Amount of all other assets, viz. Rents accrued.....				530 00
				<u><u>\$4,654,640 39</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$4,358,917 59	
Interest credited or to be credited for the six months ending with December 31, 1905.....	60,218 05	\$4,419,135 64
Surplus on market value.....		235,504 75
Surplus on par value, \$232,503.15.		<u><u>\$4,654,640 39</u></u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$364,603 92
From depositors, not including interest credited.....	2,059,233 07
From interest on loans, deposits and investments.....	166,143 16

BROOME COUNTY.

55

From rents from banking house.....	\$3,461 22
From rents from other real estate.....	300 00
From mortgages.....	194,600 00
From redemption of stocks and bonds.....	158,241 41
From stocks and bonds sold (total par value, \$91,000).....	91,955 00
	<u>\$3,038,537 78</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,800,816 41
For loans on bonds and mortgages.....	744,430 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$137,548.11).....	139,259 01
For interest (other than interest payments to depositors).....	211 83
For current expenses of the bank, viz.:	
For salaries.....	\$11,072 90
For taxes: Banking house, \$887.80; surplus, \$1,970.66; on mortgages, \$40.75.....	2,899 21
For expenses, except taxes, of banking house:	
Repairs.....	359 09
Insurance.....	54 00
Other.....	1,594 15
For expenses of other real estate, viz.:	
Repairs.....	19 79
Insurance.....	51 60
Taxes.....	87 78
For other expenses, not including expenses for other real estate nor other expenses for banking house...	2,570 15
	<u>18,708 67</u>
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	335,111 86
	<u>\$3,038,537 78</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	15,916
Number of accounts opened or reopened during year 1905.....	3,530
Number of accounts closed during the year 1905.....	2,689
Total number of deposits received during the year 1905.....	30,758
Total number of payments to depositors during the year 1905...	21,767
Amount deposited during the year 1905, not including interest credited for that period.....	\$2,059,233 07
Amount withdrawn during the year 1905.....	1,799,152 66
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$57,659 84
January 1, 1906.....	60,218 05
Paid but not credited at other periods.....	1,663 75
	<u>119,541 64</u>
Average amount of each account January 1, 1906.....	277 65
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made November 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.	3,270 00
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	49
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,136 34

Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited	3
Total amount of such accounts.....	\$9,266 76
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	52
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3
Total earnings of the bank for the year 1905.....	\$171,291 54
Total expenses of the bank for the year 1905.....	18,708 67
Interest paid to depositors for the year 1905.....	119,541 64
Net earnings for the year 1905 over expenses and interest paid to depositors.....	33,041 23

11. CHENANGO VALLEY SAVINGS BANK, BINGHAMTON.

[2 Chenango street; incorporated 1867.]

GEORGE A. KENT, President.

HENRY MAREAN, Treasurer.

TRUSTEES.

GEORGE A. KENT,
JAMES W. STURTEVANT,
SHERWOOD B. DAVIDGE,
ASA R. TWEEDY,

WM. G. PHELPS,
JAMES W. MANIER,
HENRY MAREAN,
ARTHUR S. BARTLETT,
WM. W. SISSON,

ROBT. S. PARSONS,
CLARENCE F. HOTCHKISS,
JUDSON K. INNES,
GEORGE F. O'NEIL,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$305,271 40
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of North Carolina	\$25,000 00	\$26,750 00	\$25,750 00	
Cities in other State....	50,000 00	51,187 50	50,787 50	
Cities in this State....	15,000 00	15,469 50	15,300 00	
Counties in this State....	10,000 00	10,000 00	10,000 00	
Towns in this State....	21,000 00	21,590 47	21,450 00	
Villages in this State....	119,440 00	124,071 79	121,581 40	
School districts in this State.....	10,275 00	10,995 03	10,585 00	
Railroad mortgage bds.	139,000 00	141,974 61	138,352 50	
	<u>\$389,715 00</u>	<u>\$402,038 90</u>	<u>\$393,806 40</u>	393,806 40
Cash on deposit in banks or trust companies.....				43,420 46
Cash on hand.....				5,168 95
Total of collectible interest.....				8,998 37
				<u>\$756,665 58</u>

LIABILITIES.

Amount due depositors, viz.:		
Principal.....	\$708,479 51	
Interest credited or to be credited for the six months ending with December 31, 1905.....	9,845 29	
		\$718,324 80
Surplus on market value.....		38,340 78
Surplus on par value, \$34,249.38.		<u>\$756,665 58</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$54,153 72
From depositors, not including interest credited.....	339,715 04
From interest on loans, deposits and investments.....	30,903 05
From mortgages.....	31,785 00
From redemption of stocks and bonds.....	13,266 66
	\$469,823 47

PAYMENTS.

To depositors, including interest paid to them.....	\$308,625 42
For loans on bonds and mortgages.....	35,150 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$70,000).....	71,662 50
For interest (other than interest payments to depositors).....	305 31
For current expenses of the bank, viz.:	
For salaries.....	\$3,672 50
For taxes: Surplus, \$286.69; on mortgages, \$1.67....	288 36
For rent of banking rooms.....	1,000 00
For other expenses, not including expenses for other real estate nor other expenses for banking house....	519 97
	5,480 83
Other payments, viz.: Shortage in cash.....	10 00
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	48,589 41
	\$469,823 47

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	2,504
Number of accounts opened or reopened during year 1905.....	505
Number of accounts closed during the year 1905.....	513
Total number of deposits received during the year 1905.....	4,268
Total number of payments to depositors during the year 1905...	3,231
Amount deposited during the year 1905, not including interest credited for that period.....	\$339,715 04
Amount withdrawn during the year 1905.....	308,625 42
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$0,459 95
January 1, 1906.....	9,845 29
Credited at other periods.....	330 63
	19,635 87
Average amount of each account January 1, 1906.....	282 94
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made Decem- ber 1, 1905, including actual deposits and interest credited, ex- cept deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.	3,180 00
Number of accounts which exceeded \$3,000, including actual de- posits and interest credited, at the last trial balance of deposi- tors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	9
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$5,012 50
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited	2
Total amount of such accounts.....	\$10,012 50

Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	11
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	2
Total amount of such accounts.....	\$10,000 00
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3
Total earnings of the bank for the year 1905.....	\$30,597 63
Total expenses of the bank for the year 1905.....	5,480 83
Interest paid to depositors for the year 1905.....	19,635 87
Net earnings for the year 1905 over expenses and interest paid to depositors.....	5,480 93

CAYUGA COUNTY.

12. AUBURN SAVINGS BANK, AUBURN.

[74 Genesee street; incorporated 1849.]

EDWIN R. FAY, President.

E. H. TOWNSEND, Treasurer.

TRUSTEES.

EDWIN R. FAY,
THOMAS M. OSBORNE,
GEORGE H. NYE,
HENRY D. TITUS,

DAVID M. DUNNING,
GEORGE UNDERWOOD,
E. H. TOWNSEND,
ROBERT L. ROMIG,
HENRY D. NOBLE.

ORLANDO LEWIS,
NELSON B. ELDRED,
WM. E. KEELER,
WM. H. SEWARD, Jr.,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$1,939,024 80
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$110,000 00	\$125,436 25	\$140,550 00
State of Louisiana.....	100,000 00	107,723 75	103,500 00
State of N. Dakota.....	20,000 00	22,476 00	21,100 00
State of Massachusetts.....	28,000 00	29,876 00	29,680 00
State of Tennessee.....	90,000 00	87,431 25	87,075 00
State of Utah.....	50,000 00	50,731 25	48,375 00
State of Ohio.....	30,000 00	32,655 00	30,150 00
Cities in other States.....	480,000 00	524,554 20	499,492 50
Cities in this State.....	639,730 37	669,452 80	649,072 12
Counties in this State.....	25,000 00	25,551 75	25,325 00
Towns in this State.....	38,500 00	40,143 92	38,877 00
Villages in this State.....	46,000 00	50,051 60	46,543 75
School districts in this State.....	92,000 00	98,287 50	95,221 50
Railroad mortgage bds.....	930,000 00	1,036,311 37	975,150 00
	<u>\$2,679,230 37</u>	<u>\$2,900,682 64</u>	<u>\$2,790,111 87</u>

2,790,111 87

Banking house and lot, cost, \$268,831.14; book value, \$100,000; estimated present value.....	100,000 00
Other real estate, cost, \$12,752.97; book value, \$12,752.97; estimated present value.....	12,752 97
Cash on deposit in banks or trust companies.....	341,938 51
Cash on hand.....	30,891 17
Total of collectible interest.....	52,676 41
Amount of all other assets, viz.: Contracts.....	1,000 00

\$5,268,395 73

CAYUGA COUNTY.

59

LIABILITIES.

Amount due depositors, viz.:

Principal	\$4,854,608 66	
Interest credited or to be credited for the six months ending with December 31, 1905	80,238 16	
		<u>\$4,934,846 82</u>
Surplus on market value.....		333,548 91
Surplus on par value, \$222,667.41.		<u>\$5,268,395 73</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$462,018 55	
From depositors, not including interest credited.....	1,881,635 89	
From interest on loans, deposits and investments.....	197,822 25	
From rents from banking house.....	4,595 92	
From rents from other real estate.....	72 85	
From mortgages.....	191,853 14	
From redemption of stocks and bonds.....	128,177 11	
From real estate sold.....	378 18	
From all other sources, viz.:		
Sundries credited to profit and loss.....	\$620 14	
Taxes and insurance paid.....	170 24	
Insurance, fire loss.....	600 00	
		<u>1,390 38</u>
		<u>\$2,867,944 27</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,840,027 84	
For loans on bonds and mortgages.....	544,550 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$79,049.59).....	82,722 09	
For interest (other than interest payments to depositors).....	88 54	
For current expenses of the bank, viz.:		
For salaries.....	\$11,460 00	
For taxes: Banking house, \$1,726.97; surplus, \$2,019.21; on mortgages, \$185.92.....	3,932 10	
For expenses, except taxes, of banking house:		
Repairs.....	311 89	
Insurance.....	76 50	
Other.....	1,986 36	
For expenses of other real estate, viz.:		
Repairs.....	1,849 28	
Insurance.....	48 05	
Taxes.....	63 12	
Other.....	174 19	
For other expenses, not including expenses for other real estate nor other expenses for banking house.....	3,892 70	
		<u>23,794 19</u>
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....		2,206 85
Other payments, viz.:		
Sundries charged to profit and loss.....	\$572 90	
Taxes and insurance advanced.....	38 29	
Old balances charged to profit and loss.....	113 89	
Permanent improvements on Stahlnecker farm.....	1,000 00	
		<u>1,725 08</u>
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		372,829 68
		<u>\$2,867,944 27</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	12,820
Number of accounts opened or reopened during year 1905.....	2,378
Number of accounts closed during the year 1905.....	2,003
Total number of deposits received during the year 1905.....	23,635
Total number of payments to depositors during the year 1905...	18,459
Amount deposited during the year 1905, not including interest credited for that period.....	\$1,881,635 89
Amount withdrawn during the year 1905.....	1,840,027 84
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$79,528 39
January 1, 1906.....	80,238 16
Credited at other periods.....	1,619 93
	161,386 48
Average amount of each account January 1, 1906.....	384 93
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made November 10, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,892 50
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	63
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$4,973 82
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.	1
Total amount of such accounts.....	\$4,973 82
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	64
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	1
Total amount of such accounts.....	\$4,973 82
Rate per cent. of dividends or interest paid to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$207,621 35
Total expenses of the bank for the year 1905.....	23,794 19
Interest paid to depositors for the year 1905.....	161,386 48
Net earnings for the year 1905 over expenses and interest paid to depositors.....	22,440 68

13. CAYUGA COUNTY SAVINGS BANK, AUBURN.

[113 and 115 Genesee street; incorporated 1864.]

WILLIAM F. WAIT, President.

W. H. MEAKER, Treasurer.

TRUSTEES.

EDWARD H. AVERY, EDWIN D. METCALF,
 CLARENCE F. BALDWIN, JOHN E. MCINTOSH,
 SAMUEL V. KENNEDY, CHARLES P. MOSHER,
 JAMES LYON, WILLIAM H. MEAKER,
 CHARLES A. MCCARTHY, SIRENO E. PAYNE,
 DAVID WADSWORTH, JR.,

JOHN W. RICE,
 WILLIAM H. SEWARD,
 BENJAMIN B. SNOW,
 GEORGE B. TURNER,
 WILLIAM F. WAIT,
 SIDNEY J. WESTFALL.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,123,880 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$100,000 00	\$128,268 75	\$132,000 00
State of Massachusetts	197,000 00	215,720 00	204,672 50
State of Tennessee.....	50,000 00	46,942 50	48,250 00
State of Wyoming.....	20,000 00	23,740 00	20,600 00
State of Louisiana.....	50,000 00	53,012 50	52,375 00
State of Idaho.....	25,000 00	26,437 50	26,625 00
State of Colorado (war- rants).....	17,371 03	17,686 63	17,371 03
Cities in other States..	184,000 00	191,884 40	190,145 00
Cities in this State...	293,819 53	301,850 42	297,357 03
Counties in this State..	50,000 00	49,900 40	49,000 00
Towns in this State...	6,000 00	6,246 60	6,000 00
Villages in this State...	20,000 00	21,971 00	21,400 00
School districts in this State.....	8,400 00	8,525 00	8,475 00
Railroad mortgage bds.	722,000 00	791,984 75	755,475 00
	<u>\$1,743,590 56</u>	<u>\$1,884,180 45</u>	<u>\$1,829,745 56</u>

1,829,745 56

Banking house and lot, cost, \$73,425.85; book value, \$58,000;
estimated present value.....

— 58,000 00

Other real estate, cost, \$537.91; book value, \$537.91; estimated
present value.....

1,200 00

Cash on deposit in banks or trust companies.....

354,974 86

Cash on hand.....

39,170 68

Total of collectible interest.....

41,564 74

Amount of all other assets, viz.:

Land contracts.....	\$15,950 00
Rents.....	347 87

16,297 87

\$3,464,833 71

LIABILITIES.

Amount due depositions, viz.:

Principal.....	\$3,231,418 37
Interest credited or to be credited for the six months ending with December 31, 1905.....	52,745 35

\$3,284,163 72

Surplus on market value.....

180,669 99

Surplus on par value, \$94,514.99.

\$3,464,833 71

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905,
before transactions of the day.....

\$290,068 31

From depositors, not including interest credited.....

1,584,683 25

From interest on loans, deposits and investments.....

128,169 20

From rents from banking house.....

1,642 33

From rents from other real estate.....

303 92

From mortgages.....

94,325 00

From redemption of stocks and bonds.....

34,093 34

From real estate sold.....

5,005 00

From all other sources, viz.:

Insurance advanced repaid.....	\$11 25	
Payments on land contracts.....	5,245 00	
Taxes advanced repaid.....	114 02	
Exchanges on New York drafts.....	11 00	
For assignment of insurance policies.....	20 88	
		<u>\$5,402 15</u>
		<u>\$2,143,692 50</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,349,847 73	
For loans on bonds and mortgages.....	249,850 00	
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$109,482.81).....	115,984 31	
For interest (other than interest payments to depositors).....	870 55	
For current expenses of the bank, viz.:		
For salaries.....	\$7,196 00	
For taxes: Banking house, \$826.38; surplus, \$762.99; on mortgages, \$63.90.....	1,653 27	
For expenses, except taxes, of banking house:		
Repairs.....	138 03	
Insurance.....	53 61	
Other.....	505 30	
For expenses of other real estate, viz.:		
Repairs.....	25 14	
Insurance.....	42 50	
Taxes.....	420 72	
Other.....	175 00	
For other expenses, not including expenses for other real estate nor other expenses for banking house..	2,234 10	
		<u>12,443 67</u>
Other payments, viz.:		
Taxes advanced.....	\$119 19	
Loss under foreclosure and sale.....	731 51	
Treasurer's check outstanding January 1, 1905.....	1,700 00	
Real estate purchased for enlarging banking house...	18,000 00	
		<u>20,550 70</u>
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	394,145 54	
		<u>\$2,143,692 50</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	9,094	
Number of accounts opened or reopened during the year 1905..	1,947	
Number of accounts closed during the year 1905.....	1,554	
Total number of deposits received during the year 1905.....	17,873	
Total number of payments to depositors during the year 1905..	14,981	
Amount deposited during the year 1905, not including interest credited for that period.....	\$1,584,683 25	
Amount withdrawn during the year 1905.....	1,349,847 73	
Amount of interest credited and paid for the year 1905, viz.:		
June 30, 1905.....	\$50,344 05	
December 30, 1905.....	52,745 35	
Credited at other periods.....	1,130 04	
		<u>104,219 44</u>
Average amount of each account January 1, 1906.....	361 13	
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 6, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	4,207 07	
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society ac- counts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	44	

CHEMUNG COUNTY.

63

The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$4,903 80
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited..	48
Total amount of such accounts.....	\$152,348 43
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	48
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	1
Total amount of such accounts.....	\$4,903 80
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$130,261 51
Total expenses of the bank for the year 1905.....	12,350 16
Interest paid to depositors for the year 1905.....	104,238 08
Net earnings for the year 1905 over expenses and interest paid to depositors.....	13,673 27

CHEMUNG COUNTY.

14. THE ELMIRA SAVINGS BANK, ELMIRA.

[212 E. Water street; incorporated 1869.]

JESSE L. COOLEY, President.

CHARLES B. BROOKS, Secretary.

TRUSTEES.

JESSE L. COOLEY,
CHARLES KLAPPROTH,
H. C. MANDEVILLE,
SAMUEL THORP,

JOHN J. CURTIS,
IRVING D. BOOTH,
JOHN W. HUSTON,
FREDERICK BARKER,
WM. H. FERGUSON.

FRED D. HERRICK,
HENRY SIMPSON,
CHARLES B. BROOKS,
LEMUEL T. HOLMES,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$239,800 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
State of Tennessee.....	\$20,000 00	\$19,050 00	\$19,050 00	
Cities in other States..	15,000 00	14,913 00	14,913 00	
Cities in this State....	1,000 00	1,046 40	1,046 40	
Villages in this State...	14,600 00	14,744 00	14,744 00	
Railroad mortgage bds.	56,000 00	53,255 00	53,255 00	
	<u>\$106,600 00</u>	<u>\$103,008 40</u>	<u>\$103,008 40</u>	
				103,008 40
Cash on deposit in banks or trust companies.....				64,147 92
Cash on hand.....				5,318 78
Total of collectible interest.....				1,741 93
				<u>\$414,017 03</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$400,966 17	
Interest credited or to be credited for the six months ending with December 31, 1905.....	6,029 92	\$406,996 09
Surplus on market value.....		7,020 94
Surplus on par value, \$10,612.54.....		<u>\$414,017 03</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....		\$43,454 39
From depositors, not including interest credited.....		253,428 02
From interest on loans, deposits and investments.....		16,367 43
From mortgages.....		5,700 00
From redemption of stocks and bonds.....		400 00
From stocks and bonds sold (total par value, \$16,000).....		16,800 00
From all other sources, viz.:		
Cash over.....	\$50 44	
Profit and loss, Manhattan bonds.....	240 00	
		<u>290 44</u>
		<u>\$336,440 28</u>

PAYMENTS.

To depositors, including interest paid to them.....		\$187,334 42
For loans on bonds and mortgages.....		51,100 00
For stocks and bonds purchased, including premiums, commis- sion, etc. (total par value, \$26,000).....		25,055 00
For interest (other than interest payments to depositors).....		411 53
For current expenses of the bank, viz.:		
For salaries.....	\$1,403 50	
For taxes: Surplus, \$62.90; on mortgages, \$11.80...	74 88	
For rent of banking rooms.....	600 00	
For other expenses, not including expenses for other real estate nor other expenses for banking house...	824 25	
		<u>2,902 63</u>
Other payments, viz.: Shortage in cash.....		170 00
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		69,466 70
		<u>\$336,440 28</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1906.....	2,223
Number of accounts opened or reopened during year 1905.....	1,128
Number of accounts closed during the year 1905.....	751
Total number of deposits received during the year 1905.....	7,258
Total number of payments to depositors during the year 1905...	3,700
Amount deposited during the year 1905, not including interest credited for that period.....	\$253,428 02
Amount withdrawn during the year 1905.....	187,334 42
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$5,558 63
January 1, 1906.....	6,029 92
Credited at other periods.....	28 00
	<u>11,616 55</u>

COLUMBIA COUNTY.

65

Average amount of each account January 1, 1906.....	\$183 08
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made January 1, 1906, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	5,373 28
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	3
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$10,850 00
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited	3
Total amount of such accounts.....	\$31,527 48
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	7
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	7
Total amount of such accounts.....	\$40,747 64
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$16,244 34
Total expenses of the bank for the year 1905.....	3,445 63
Interest paid to depositors for the year 1905.....	11,616 55
Net earnings for the year 1905 over expenses and interest paid to depositors.....	1,182 16

COLUMBIA COUNTY.

15. THE HUDSON CITY SAVINGS INSTITUTION, HUDSON.

[230 Warren street; incorporated 1850.]

EDMUND HOLLEY, President.

S. MITCHELL RAINEY, Treasurer.

TRUSTEES.

EDMUND HOLLEY.
ROBERT W. EVANS.
RUSSELL B. BENEDICT,
JOHN E. GILLETTE,

SMITH THOMPSON.
CASPAR P. COLLIER.
HERMAN F. DERNELL,
CHARLES C. TERRY
FRANK B. HARDER.

S. MITCHELL RAINEY.
CHARLES A. VAN DEUSEN,
GEORGE H. MACY,
WILLIAM H. TRAVER.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,789,605 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of North Carolina	\$3,300 00	\$3,300 00	\$3,374 25	
State of Tennessee.....	25,000 00	23,625 00	24,000 00	
Cities in other States...	377,000 00	306,659 13	390,098 75	
Cities in this State.....	478,319 83	496,187 79	494,221 50	
Counties in this State...	226,500 00	238,656 00	229,598 75	
Towns in this State....	58,884 62	59,250 51	59,276 12	
Villages in this State...	446,151 92	456,779 82	455,801 26	
School districts in this State.....	81,350 00	84,463 93	82,602 25	
Railroad mortgage bds.	716,000 00	779,583 82	743,390 00	
	<u>\$2,412,506 37</u>	<u>\$2,538,506 00</u>	<u>\$2,482,362 88</u>	\$2,482,362 88
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....				100,000 00
Banking house and lot, cost, \$29,730.63; book value, \$10,000; estimated present value.....				10,000 00
Other real estate, cost, \$13,500; book value, \$13,500; estimated present value.....				17,500 00
Cash on deposit in banks or trust companies.....				159,879 91
Cash on hand.....				31,489 22
Total of collectible interest.....				62,993 98
Amount of all other assets, viz.: Jersey City bonds, par value \$20,000, estimated market value.....				24,400 00
				<u>\$4,678,230 99</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$4,237,921 04	
Interest credited or to be credited for the six months ending with December 31, 1905.....	70,111 04	
		\$4,308,032 08
Surplus on market value.....		370,198 91
Surplus on par value, \$295,942.40.....		
		<u>\$4,678,230 99</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$233,028 47
From depositors, not including interest credited.....	1,101,980 49
From interest on loans, deposits and investments.....	176,554 42
From rents from banking house.....	215 00
From rents from other real estate.....	1,640 00
From mortgages.....	262,463 00
From redemption of stocks and bonds.....	133,397 52
From real estate sold.....	2,900 00
From all other sources, viz.:	
Cash advanced for taxes, refunded.....	\$103 13
Cash advanced for repairs, refunded.....	50 00
	<u>153 13</u>
	<u>\$1,912,334 03</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$872,631 56
For loans on bonds and mortgages.....	371,800 00
For loans on stocks and bonds and other securities.....	50,000 00

COLUMBIA COUNTY.

67

For stocks and bonds purchased, including premiums, commission, etc. (total par value, \$396,120.15).....	\$408,885 45
For interest (other than interest payments to depositors).....	3,835 08
For current expenses of the bank, viz.:	
For salaries.....	\$7,360 00
For taxes: Banking house, \$197.74; surplus, \$2,838.36; on mortgages, \$25.41.....	3,061 51
For expenses, except taxes, of banking house:	
Repairs.....	161 46
Insurance.....	21 20
For expenses of other real estate, viz.:	
Repairs.....	98 70
Insurance.....	38 00
Taxes.....	226 18
For other expenses, not including expenses for other real estate nor other expenses for banking house..	1,414 62
	12,381 67
Other payments, viz.:	
Cash advanced for repairs to real estate.....	\$1,416 15
Cash advanced for taxes.....	14 99
	1,431 14
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	191,369 13
	<u>\$1,912,334 03</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	9,489
Number of accounts opened or reopened during year 1905.....	1,620
Number of accounts closed during the year 1905.....	1,143
Total number of deposits received during the year 1905.....	12,852
Total number of payments to depositors during the year 1905...	8,081
Amount deposited during the year 1905, not including interest credited for that period.....	\$1,101,980 49
Amount withdrawn during the year 1905.....	872,631 56
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$66,557 76
January 1, 1906.....	70,111 04
	136,668 80
Average amount of each account January 1, 1906.....	446 61
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 31, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,631 84
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	56
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$400 00
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	56
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3 1/2
Total earnings of the bank for the year 1905.....	\$179,012 56
Total expenses of the bank for the year 1905.....	12,381 67
Interest paid to depositors for the year 1905.....	136,638 80
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>29,961 83</u>

CORTLAND COUNTY.

16. CORTLAND SAVINGS BANK, CORTLAND.

[111 Main street; incorporated 1866.]

CALVIN P. WALRAD, President.

BENJAMIN L. WEBB, Treasurer.

TRUSTEES.

CALVIN P. WALRAD,
LEWIS BOUTON,
HUBERT T. BUSHNELL,
PETER D. MULLER,

BENJAMIN L. WEBB,
STRATTON S. KNOX,
MARVIN R. WOOD,
GEORGE S. SANDS,
LESTER P. BENNETT.

MARCUS H. MCGRAW,
ELIOT L. STONE,
FRANK P. HAKES,
DEWITT C. JOHNSON,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,218,075 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Wyoming.....	\$10,000 00	\$12,420 00	\$11,187 50
State of Tennessee.....	50,000 00	46,218 75	48,000 00
State of Louisiana.....	25,000 00	25,937 50	25,687 50
State of Massachusetts.	80,000 00	87,837 50	83,575 00
State of Mississippi.....	24,000 00	24,000 00	24,000 00
Cities in other States....	50,000 00	50,333 00	50,728 00
Cities in this State.....	355,233 33	371,548 29	366,448 07
Towns in this State.....	65,350 00	68,004 75	68,620 57
Villages in this State...	177,550 00	180,385 52	179,715 70
School districts in this State.....	40,200 00	41,005 86	41,309 36
Railroad mortgage bds.	459,000 00	497,203 80	474,011 25
	<u>\$1,336,333 33</u>	<u>\$1,405,794 07</u>	<u>\$1,371,282 95</u>
			1,371,282 95
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....			900 00
Other real estate, cost, \$153,025.24; book value, \$153,025.24; estimated present value.....			149,150 00
Cash on deposit in banks or trust companies.....			230,122 16
Cash on hand.....			58,747 52
Total of collectible interest.....			47,661 30
Amount of all other assets, viz.: Land contracts.....			9,473 48
			<u>\$3,085,412 41</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$2,912,854 48
Interest credited or to be credited for the six months ending with December 31, 1905.....	47,202 25
	<u>\$2,960,056 73</u>
Other liabilities, viz.: Suspense account.....	96 29
Surplus on market value.....	125,259 39
Surplus on par value, \$90,309.77.	
	<u>\$3,085,412 41</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$228,081 51
From depositors, not including interest credited.....	1,207,316 00
From interest on loans, deposits and investments.....	119,335 83
From rents from other real estate.....	8,140 62
From mortgages.....	120,365 00
From redemption of stocks and bonds.....	102,240 52
From stocks and bonds sold (total par value, \$10,000).....	10,018 00
From real estate sold.....	3,065 00
From all other sources viz: ..	
Land contracts.....	\$69,445 00
Exchange.....	24 98
Rebate on repairs advanced.....	5 00
Taxes and insurance premiums advanced, repaid.....	91 97
Plank sold.....	2 60
Cash over.....	99
Suspense account.....	82 80
	69,653 32
	\$1,868,215 80

PAYMENTS.

To depositors, including interest paid to them.....	\$1,061,282 73
For loans on bonds and mortgages.....	47,850 00
For loans on stocks and bonds and other securities.....	900 00
For stocks and bonds purchased, including premiums, commis- sion, etc. (total par value, \$344,590.55).....	351,184 16
For current expenses of the bank, viz.:	
For salaries.....	\$6,612 00
For taxes: Surplus, \$691.17; on mortgages, \$41.22.....	732 39
For rent of banking rooms.....	633 33
For expenses of other real estate, viz.:	
Repairs.....	1,641 56
Insurance.....	138 67
Taxes.....	2,712 66
Other.....	2,694 78
For other expenses, not including expenses for other real estate nor other expenses for bank- ing house.....	1,214 10
	16,379 49
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	100,575 00
Other payments, viz.:	
Land contracts.....	\$1,075 00
Taxes and insurance premiums advanced.....	99 74
	1,174 74
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	288,869 68
	\$1,868,215 80

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	9,443
Number of accounts opened or reopened during year 1905.....	1,899
Number of accounts closed during the year 1905.....	1,569
Total number of deposits received during the year 1905.....	16,774
Total number of payments to depositors during the year 1905...	11,839
Amount deposited during the year 1905, not including interest credited for that period.....	\$1,207,316 00
Amount withdrawn during the year 1905.....	1,061,282 73
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$44,732 72
January 1, 1906.....	47,202 25
Credited at other periods.....	15 60
	91,950 57

Average amount of each account January 1, 1906.....	\$313 46
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made November 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,262 50
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	14
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,536 29
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.....	2
Total amount of such accounts.....	\$6,595 32
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	16
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	2
Total amount of such accounts.....	\$6,595 32
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$122,628 31
Total expenses of the bank for the year 1905.....	16,379 49
Interest paid to depositors for the year 1905.....	91,950 57
Net earnings for the year 1905 over expenses and interest paid to depositors.....	14,298 25

DUTCHESS COUNTY.

17. FISHKILL SAVINGS INSTITUTE, FISHKILL.

[Main street; incorporated 1857.]

DEWITT C. SMITH, President.

FRANKLIN R. BENJAMIN, Treasurer.

TRUSTEES.

FRANKLIN R. BENJAMIN,	DEWITT C. SMITH,	CYRUS TOMPKINS,
HYMAN B. ROSA,	SAMUEL VAN VOORHIS,	MILTON A. FOWLER,
JAMES E. DEAN,	JOHN S. LUYSTER,	RHEUBEN R. BARRETT,
JEREMIAH WILBUR,	ALEXANDER H. DUDLEY,	WILLIAM S. MEAD,
LEWIS E. WOOD,	CHAS. D. SHERWOOD,	ROBT. W. DOUGHTY,
EDWARD H. SHERWOOD,	JARVIS S. PHILLIPS,	SAMUEL T. BARRETT.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$140,360 00
--------------------------	--------------

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Louisiana.....	\$10,000 00	\$10,223 00	\$10,500 00
State of Idaho.....	5,000 00	5,500 00	5,375 00
State of Washington (State capitol war- rants).....	10,878 83	11,235 39	11,748 24
State of Colorado (State capitol warrants)....	509 97	538 02	534 45
Cities in this State....	3,900 00	3,950 75	3,920 00
Towns in this State....	17,853 19	19,943 32	19,027 19
Villages in this State..	21,600 00	24,232 40	23,147 00
School districts in this State.....	18,205 00	19,080 89	18,987 15
Railroad mortgage bds.	44,000 00	46,307 00	43,960 00
	<u>\$131,946 99</u>	<u>\$141,010 77</u>	<u>\$137,199 03</u>
			\$137,199 03
Banking house and lot, cost, \$2,000; book value, \$2,000; esti- mated present value.....			2,000 00
Other real estate, cost, \$2,403; book value, \$2,200; estimated present value.....			2,200 00
Cash on deposit in banks or trust companies.....			19,579 13
Cash on hand.....			2,195 85
Total of collectible interest.....			13,431 83
Amount of all other assets, viz.:			
Land contracts.....			\$3,909 00
Accrued rents.....			165 00
			<u>4,074 00</u>
			<u>\$321,039 84</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$300,069 28	
Interest credited or to be credited for the six months ending with December 31, 1905.....	5,217 47	\$305,286 75
Surplus on market value.....		15,753 09
Surplus on par value, \$10,501.05.		<u>\$321,039 84</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$25,348 01
From depositors, not including interest credited.....	50,263 25
From interest on loans, deposits and investments.....	13,620 79
From rents from other real estate.....	193 00
From mortgages.....	12,585 00
From redemption of stocks and bonds.....	8,765 00
From loans paid.....	1,700 00
From real estate sold.....	3,300 00
From all other sources, viz.:	
Insurance refunded.....	\$12 50
Typewriter sold.....	15 00
	<u>27 50</u>
	<u>\$115,802 55</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$56,996 28
For loans on bonds and mortgages.....	27,100 00
For loans on stocks and bonds and other securities.....	1,700 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$6,300).....	6,436 08
For interest (other than interest payment to depositors).....	19 80
For current expenses of the bank, viz.:	
For salaries.....	\$1,150 00
For taxes: Banking house, \$17.79; surplus, \$113.35; on mortgages, \$19.39.....	150 53
For expenses, except taxes, of banking house:	
Repairs.....	1 50
Other.....	1 95
For expenses of other real estate, viz.:	
Repairs.....	36 78
Insurance.....	15 00
Taxes.....	63 17
For other expenses, not including expenses for other real estate nor other expenses for banking house.....	346 99
	1,765 92
Other payments, viz.: Insurance and taxes advanced.....	9 49
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	21,774 98
	\$115,802 55

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	733
Number of accounts opened or reopened during year 1905.....	92
Number of accounts closed during the year 1905.....	67
Total number of deposits received during the year 1905.....	511
Total number of payments to depositors during the year 1905...	421
Amount deposited during the year 1905, not including interest credited for that period.....	\$50,263 25
Amount withdrawn during the year 1905.....	56,996 28
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$5,117 51
January 1, 1906.....	5,217 47
	10,334 98
Average amount of each account January 1, 1906.....	416 49
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,418 31
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	5
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,620 27
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited	2
Total amount of such accounts.....	\$6,859 87
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	7
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	2
Total amount of such accounts.....	\$6,859 87
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3.60

DUTCHESS COUNTY.

73

Total earnings of the bank for the year 1905.....	\$13,955 22
Total expenses of the bank for the year 1905.....	1,765 92
Interest paid to depositors for the year 1905.....	10,334 98
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>1,854 32</u>

18. MATTEAWAN SAVINGS BANK, MATTEAWAN.

[496 Main street; incorporated 1871.]

SAMUEL K. PHILLIPS, President.

WILLIAM H. SOUTHARD, Treasurer.

TRUSTEES.

WILLIAM H. JACKSON,	GUSTAVUS A. SCHREIDER,	FRANK H. BRETT,
BENJAMIN SULLIVAN,	MYRON SMITH,	BENJAMIN L. D. ROOSA,
BENJAMIN F. GREEN,	CHARLES F. WANZER,	PETER H. VOSBURGH,
JAMES FORRESTAL,	ADDISON G. ORMSBEE,	SHERWOOD PHILLIPS,
GARRETT STORM,	WILLIAM H. DREW,	FRANK H. VAN HOUTEN,
WILLIAM H. SOUTHARD,	SAMUEL K. PHILLIPS,	JOHN H. LYNCH,
JOHN O. WIXOM,	THOMAS J. CUNNINGHAM,	HERBERT F. STEARNS,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$248,064 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Mass. coupons.....	\$11,672 50	\$9,475 46	\$10,202 19
State of Louisiana.....	10,000 00	10,100 00	10,500 00
State of Tennessee.....	10,000 00	9,600 00	9,700 00
Towns in this State.....	22,057 18	23,084 52	23,727 32
Villages in this State.....	102,400 00	106,504 40	110,117 00
School districts in this State.....	28,850 00	32,752 31	32,038 00
Railroad mortgage bds.....	50,000 00	52,525 00	49,400 00
	<u>\$234,979 68</u>	<u>\$244,041 69</u>	<u>\$245,684 51</u>

245,684 51

Other real estate, cost, \$13,529.07; book value, \$13,329.07; estimated present value.....	12,800 00
Cash on deposit in banks or trust companies.....	46,719 74
Cash on hand.....	693 94
Total of collectible interest.....	5,440 07

Amount of all other assets, viz.:

Safe, furniture and fixtures.....	\$200 00
Balance due on real estate contract.....	36 00
Rents due.....	86 50

322 50

\$559,724 76

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$522,102 30
Interest credited or to be credited for the six months ending with October 31, 1905.....	8,603 63

\$530,705 93

Other liabilities, viz.: Interest accrued on deposits to January 1, 1906.....	3,368 85
Surplus on market value.....	25,649 98
Surplus on par value, \$14,945.15.....	

\$559,724 76

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$37,320 66
From depositors, not including interest credited.....	143,484 89
From interest on loans, deposits and investments.....	23,019 24
From rents from other real estate.....	1,049 00
From mortgages.....	15,861 00
From redemption of stocks and bonds.....	19,291 89
From stocks and bonds sold (total par value, \$10,000).....	9,800 00
From loans paid.....	5,000 00
From all other sources, viz.:	
Account funding committee, account fares.....	\$3 36
Refund from Waterloo certificate.....	50
	3 86
	<u>\$254,830 54</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$124,312 07
For loans on bonds and mortgages.....	44,650 00
For loans on stocks and bonds and other securities.....	5,000 00
For stocks and bonds purchased, including premiums, commis- sion, etc. (total par value, \$27,800).....	30,337 69
For interest (other than interest payments to depositors).....	194 27
For current expenses of the bank, viz.:	
For salaries.....	\$1,672 88
For taxes: Surplus, \$98.80; on mortgages, \$5.59....	104 39
For rent of banking rooms.....	360 00
For expense of other real estate, viz.:	
Repairs.....	32 84
Insurance.....	64 00
Taxes.....	108 96
Other.....	163 37
For other expenses, not including expenses for other real estate nor other expenses for bank- ing house.....	406 79
	2,913 23
Other payments, viz.:	
Insurance premium advanced.....	\$2 10
Searching title.....	7 50
	9 60
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	47,413 68
	<u>\$254,830 54</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	1,437
Number of accounts opened or reopened during year 1905.....	266
Number of accounts closed during the year 1905.....	176
Total number of deposits received during the year 1905.....	2,192
Total number of payments to depositors during the year 1905.....	1,501
Amount deposited during the year 1905, not including interest credited for that period.....	\$143,484 89
Amount withdrawn during the year 1905.....	124,312 07
Amount of interest credited and paid for the year 1905, viz.:	
May 1, 1905.....	\$8,419 23
November 1, 1905.....	8,603 63
	17,022 86
Average amount of each account January 1, 1906.....	369 31
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 31, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,596 98

Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	10
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,002 37
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.	1
Total amount of such accounts.....	\$3,002 37
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	11
Rate per cent. of dividends or interest to depositors during the year ending October 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$23,812 88
Total expenses of the bank for the year 1905.....	2,913 23
Interest paid to depositors for the year 1905.....	17,022 86
Net earnings for the year 1905 over expenses and interest paid to depositors.....	3,876 79

19. THE MECHANICS' SAVINGS BANK, FISHKILL-ON-THE-HUDSON.

[Main street; incorporated, 1866.]

JOHN T. SMITH, President.

JOHN PLACE, Treasurer.

TRUSTEES.

JOHN T. SMITH,
PRESTON GREENE,
GEORGE C. SMITH,
WILLIAM BROWN,
BERTRAM L. SMITH,

RALPH S. TOMPKINS,
BENJ. HAMMOND,
THEO. BRINCKERHOFF,
E. LAKIN TOMPKINS,
FRANK L. HOWARD,
ROBERT R. MEAD.

JOHN W. SPAIGHT,
FERD. LOUGHRAN, JR.,
JOHN PLACE,
JAMES T. BRETT,
SYLVANUS M. DAVIDSON,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$718,985 98
Stock and bond investments, viz.:			
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>
State of Colorado.....	\$10,000 00	\$10,334 00	\$10,100 00
Territory of Oklahoma warrants.....	52,244 64	53,353 17	52,244 64
Cities in other States.....	20,000 00	20,725 00	20,900 00
Cities in this State.....	240,969 66	248,565 66	244,469 66
Counties in this State.....	30,000 00	33,690 00	31,800 00
Towns in this State.....	110,000 00	116,197 25	114,000 00
Villages in this State.....	605,004 35	622,314 89	620,277 35
School districts in this State.....	149,700 00	156,947 18	152,617 00
Railroad mortgage bds.....	165,000 00	171,468 75	161,550 00
	<u>\$1,382,918 65</u>	<u>\$1,433,595 90</u>	<u>\$1,407,958 65</u>

1,407,958 65

Banking house and lot, cost, \$22,460.42; book value, \$15,000; estimated present value.....	\$15,000 00
Other real estate, cost, \$60,426.40; book value, \$54,612.64; estimated present value.....	52,100 00
Cash on deposit in banks or trust companies.....	111,206 43
Cash on hand.....	4,512 11
Total of collectible interest.....	27,532 76
Amount of all other assets, viz.:	

Real estate contracts.....	\$5,890 00
Rents accrued.....	330 18
	6,220 18
	\$2,343,516 11

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$2,103,529 90
Other liabilities, viz.: Interest accrued on deposits to January 1, 1906.....	12,270 59
Surplus on market value.....	227,715 62
Surplus on par value, \$202,675.62.	
	\$2,343,516 11

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$129,939 44
From depositors, not including interest credited.....	402,437 53
From interest on loans, deposits and investments.....	92,701 03
From rents from banking house.....	795 62
From rents from other real estate.....	3,668 79
From mortgages.....	75,057 60
From redemption of stocks and bonds.....	90,203 69
From real estate sold.....	10,777 53
From all other sources, viz.:	
County clerk.....	\$21 85
Suspense account.....	53 50
Insurance advanced.....	3 60
Taxes advanced.....	18 75
Real estate contracts.....	2,785 50
Taxes, interest, insurance and repairs, real estate.....	204 61
Received premiums on called warrants.....	16 59
Gain on real estate sold.....	1,122 47
	5,226 87
	\$810,808 10

PAYMENTS.

To depositors, including interest paid to them.....	\$437,330 94
For loans on bonds and mortgages.....	64,330 00
For stocks and bonds purchased, including premiums, commission, etc. (total par value, \$170,564.33).....	174,590 21
For interest (other than interest payments to depositors).....	1,325 63
For current expenses of the bank, viz.:	
For salaries.....	\$5,449 92
For taxes: Banking house, \$269.20; surplus, \$1,960.39; on mortgages, \$7.25.....	2,236 84
For expenses, except taxes, of banking house:	
Repairs.....	73 64
Insurance.....	85 62
Other.....	304 21

DUTCHESS COUNTY.

77

For expenses of other real estate, viz.:		
Repairs.....	\$593	48
Insurance.....	596	17
Taxes.....	900	60
Other.....	39	77
For other expenses, not including expenses for other real estate nor other expenses for bank- ing house.....	607	99
		<u>\$10,888_24</u>
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....		3,642 04
Other payments, viz.:		
County clerk.....	\$18	15
Suspense account.....	237	35
Taxes, interest, repairs and insurance on real estate..	2,416	63
Taxes advanced.....	3	44
Insurance advanced.....	39	40
Profit and loss, real estate.....	153	03
Profit and loss, old water bill.....	114	50
		<u>2,982 50</u>
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		115,718 54
		<u><u>\$810,808 10</u></u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	4,592
Number of accounts opened or reopened during year 1905.....	609
Number of accounts closed during the year 1905.....	501
Total number of deposits received during the year 1905.....	4,765
Total number of payments to depositors during the year 1905...	3,515
Amount deposited during the year 1905, not including interest credited for that period.....	\$402,437 53
Amount withdrawn during the year 1905.....	437,330 94
Amount of interest credited and paid for the year 1905, viz.:	
May 1, 1905.....	\$35,197 66
November 1, 1905.....	34,759 35
Paid but not credited at other periods.....	4 78
	<u>69,961 79</u>
Average amount of each account January 1, 1906.....	458 09
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 10, 1905, including actual deposits and interest credited, ex- cept deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate	3,485 94
Number of accounts which exceeded \$3,000, including actual de- posits and interest credited, at the last trial balance of deposi- tors' ledgers, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	49
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$2,218 49
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	49
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3 1/2
Total earnings of the bank for the year 1905.....	\$94,108 49
Total expenses of the bank for the year 1905.....	10,888 24
Interest paid to depositors for the year 1905.....	69,961 79
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>13,258 46</u>

20. PAWLING SAVINGS BANK, PAWLING.

[Railroad avenue; incorporated 1870.]

J. I. WANZER, President.

HENRY A. HOLMES, Treasurer.

TRUSTEES.WM. H. TABOR,
BENJ. F. BURR,
GEO. ADAMS,
FRANK HOAG,CYRUS STARK,
H. A. HOLMES,
W. H. OSBORN,
H. S. WANZER,J. I. WANZER,
F. E. COLE,
O. W. SLOAT,
FRANK DENTON,**FINANCIAL.****RESOURCES.**

Bonds and mortgages.....				\$226,400 00
Stocks and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
State of Massachusetts.....	\$10,000 00	\$10,900 00	\$10,000 00	
State of Tennessee.....	15,000 00	14,505 00	14,475 00	
Cities in this State.....	26,500 00	33,259 86	29,255 00	
Counties in this State....	15,000 00	16,200 00	15,750 00	
Towns in this State.....	16,000 00	16,384 00	17,200 00	
Villages in this State....	21,000 00	21,399 00	21,150 00	
School districts in this State.....	11,000 00	11,110 00	11,220 00	
Railroad mortgage bds.	108,000 00	117,747 95	110,380 00	
	<u>\$222,500 00</u>	<u>\$241,505 81</u>	<u>\$229,430 00</u>	229,430 00
Banking house and lot, cost, \$12,375.54; book value, \$12,375.54; estimated present value.....				6,000 00
Other real estate, cost, \$900; book value, \$900; estimated present value.....				800 00
Cash on deposit in banks or trust companies.....				50,546 08
Cash on hand.....				601 66
Total of collectible interest.....				6,919 08
				<u><u>\$520,696 82</u></u>

LIABILITIES.**Amount due depositors, viz.:**

Principal.....	\$472,841 79	
Interest credited or to be credited for the six months ending with December 31, 1905.....	8,448 40	
		\$481,290 19
Surplus on market value.....		39,406 63
Surplus on par value, \$32,476.63.		<u><u>\$520,696 82</u></u>

CASH TRANSACTIONS DURING THE YEAR 1905.**RECEIPTS.**

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$39,590 02
From depositors, not including interest credited.....	101,051 66
From interest on loans, deposits and investments.....	22,170 32
From rents from banking house.....	118 00
From rents from other real estate.....	66 00
From mortgages.....	19,000 00
From redemption of stocks and bonds.....	20,696 36
From all other sources, viz.: Balance for rent due July 1.....	18 25
	<u><u>\$202,710 61</u></u>

PAYMENTS.

To depositors, including interest paid to them.....	\$82,561 63
For loans on bonds and mortgages.....	50,400 00
For stocks and bonds purchased, including premiums, commission, etc., (total par value, \$10,000).....	10,349 86
For current expenses of the bank, viz.:	
For salaries.....	\$1,209 97
For taxes: Banking house, \$99.17; surplus, \$327.68.....	426 85
For expenses, except taxes, of banking house: Repairs.....	156 57
For rent of banking rooms.....	47 60
For expenses of other real estate, viz.	
Repairs.....	36 12
Taxes.....	15 74
For other expenses, not including expenses for other real estate nor other expenses for banking house.....	1,097 24
	2,990 09
Other payments, viz.:	
New bank building.....	\$5,243 04
Balance rent due.....	18 25
	5 261 29
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	51,147 74
	\$202,710 61

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	1,679
Number of accounts opened or reopened during year 1905.....	250
Number of accounts closed during the year 1905.....	120
Total number of deposits received during the year 1905.....	1,303
Total number of payments to depositors during the year 1905..	880
Amount deposited during the year 1905, not including interest credited for that period.....	\$101,052 66
Amount withdrawn during the year 1905.....	82,561 63
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$3,091 52
January 1, 1906.....	8,448 40
	16,539 92
Average amount of each account January 1, 1906.....	281 62
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 30, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate..	3,055 89
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	2
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	2
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3, 3½ and 4
Total earnings of the bank for the year 1905.....	\$21,706 30
Total expenses of the bank for the year 1905.....	2,990 09
Interest paid to depositors for the year 1905.....	16,539 92
Net earnings for the year 1905 over expenses and interest paid to depositors.....	2,176 29

21. THE POUGHKEEPSIE SAVINGS BANK, POUGHKEEPSIE.

[21 Market street; incorporated 1831.]

EDWARD ELSWORTH, President.

MORRIS BRADLEY, Treasurer.

TRUSTEES.

GEORGE CORNWELL,
JACOB CORLIES,
ALSON WARD,
JOHN C. OTIS,

HENRY E. LOSEY.
FRANK B. LOWN.
MORRIS BRADLEY.
EDWARD S. ATWATER.
GUILFORD DUDLEY.

EDWARD ELSWORTH,
WM. T. REYNOLDS,
HENRY V. PELTON,
FLOY M. JOHNSTON,

FINANCIAL.**RESOURCES.**

Bonds and mortgages..... \$5,222,935 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$300,000 00	\$410,937 50	\$393,750 00
State of Tennessee.....	200,000 00	188,750 00	200,000 00
State of Louisiana.....	100,000 00	100,950 00	106,250 00
State of Utah.....	75,000 00	76,062 50	77,662 50
State of Massachusetts.....	200,000 00	215,460 00	212 230 00
State of Washington warrants.....	33,202 28	34,513 94	33,866 32
Cities in other States..	768,205 05	823,029 49	830,142 46
Cities in this State....	1,236,543 43	1,191,031 06	1,304,946 71
Counties in this State..	261,500 00	282,928 50	280,826 45
Towns in this State....	236,500 00	250,762 20	265,091 95
Villages in this State...	499,000 00	513,340 91	516,586 15
School districts in this State.....	129,650 00	139,309 13	139,359 92
Railroad mortgage bds.	1,640,000 00	1,692,685 25	1,571,300 00
	<u>\$5,679,600 76</u>	<u>\$5,919,760 48</u>	<u>\$5,932,012 46</u>
			5,932,012 46
Loans on pledge of securities, as authorized by Chapter 689, Laws of 1892.....			167,700 00
Banking house and lot, cost, \$103,286.55; book value, \$50,000; estimated present value.....			50,000 00
Other real estate, cost, \$14,383.28; book value, \$14,383.28; estimated present value.....			12,300 00
Cash on deposit in banks or trust companies.....			382,946 28
Cash on hand.....			111,168 63
Total of collectible interest.....			166,743 49
Amount of all other assets, viz.:			
Land contracts.....			\$7,736 50
Accrued interest thereon.....			113 83
Tax advances.....			216 51
Rents accrued.....			117 17
			<u>8,184 01</u>
			<u>\$12,053,989 87</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$10,925,120 43
Interest credited or to be credited for the six months ending with December 31, 1905.....	195,269 65
	<u>\$11,120,390 08</u>
Surplus on market value.....	933,599 79
Surplus on par value, \$681,188.09.	
	<u>\$12,053,989 87</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$539,484 61	
From depositors, not including interest credited.....	1,913,331 83	
From interest on loans, deposits and investments.....	451,841 10	
From rents from banking house.....	1,117 04	
From rents from other real estate.....	917 70	
From mortgages.....	573,857 00	
From redemption of stocks and bonds.....	157,938 89	
From loans paid.....	63,500 00	
From real estate sold.....	8,585 58	
From all other sources, viz.:		
Land contracts.....	\$1,835 50	
Taxes advanced.....	163 25	
Judgment on real estate.....	100 00	
		2,098 75
		<u>\$3,712,672 50</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,965,056 48	
For loans on bonds and mortgages.....	681,450 00	
For loans on stocks and bonds and other securities.....	229,000 00	
For stocks and bonds purchased, including premiums, commis- sion, etc. (total par value \$307,000).....	308,057 85	
For interest (other than interest payments to depositors).....	1,456 96	
For current expenses of the bank, viz.:		
For salaries.....	\$13,319 00	
For taxes: Banking house, \$1,445; surplus, \$5,703.28; on mortgages, \$20.72.....	7,169 00	
For expenses, except taxes, of banking house:		
Repairs.....	225 82	
Insurance.....	223 23	
Other.....	12 53	
For expenses of other real estate, viz.:		
Repairs.....	473 98	
Insurance.....	12 00	
Taxes.....	309 24	
Other.....	135 27	
For other expenses, not including expenses for other real estate nor other expenses for banking house..	2,706 91	
		24,587 03
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....		4,162 12
Other payments, viz.:		
Land contracts.....	\$1,700 00	
Error in January dividend.....	78	
Loss on real estate sold.....	2,919 86	
Taxes advanced.....	166 51	
		4,787 15
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		494,114 91
		<u>\$3,712,672 50</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	23,158
Number of accounts opened or reopened during year 1905....	2,557
Number of accounts closed during the year 1905.....	1,905
Total number of deposits received during the year 1905.....	23,799
Total number of payments to depositors during the year 1905..	19,963
Amount deposited during the year 1905, not including interest credited for that period.....	\$1,913,331 05
Amount withdrawn during the year 1905.....	1,965,056 48

Amount of interest credited and paid for the year 1905, viz.:

July 1, 1905.....	\$191,257 59	
January 1, 1906.....	195,269 65	
Credited at other periods.....	78	
		\$386,528 02
Average amount of each account January 1, 1906.....		480 20
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made November 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate....		5,871 52
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....		177
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....		\$3,570 00
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited..		1
Total amount of such accounts.....		\$3,570 00
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....		178
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....		3 and 4
Total earnings of the bank for the year 1905.....		\$458,059 65
Total expenses of the bank for the year 1905.....		24,587 03
Interest paid to depositors for the year 1905.....		386,528 02
Net earnings for the year 1905 over expenses and interest paid to depositors.....		<u>43,510 30</u>

22. RHINEBECK SAVINGS BANK, RHINEBECK.

[13 Montgomery street; incorporated 1860.]

AUGUSTUS M. TRAVER, President.

THADDEUS A. TRAVER, Treasurer.

TRUSTEES.

AUGUSTUS M. TRAVER.	WILLIAM THOMSON.	JOHN A. TRAVER.
MARTIN HEERMANCE.	MATTHEW V. B. SCHRYVER.	JAMES S. ARMSTRONG.
JAMES C. MCCARTY.	THADDEUS A. TRAVER.	HENRY S. KIP.
CORNELIUS VAN ETTEN.	HENRY E. MILLER.	WM. R. CARROLL.
PETER F. POTTS.	A. LEE WAGER.	MANDEVILLE S. FROST.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$175,724 75
--------------------------	--------------

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$21,000 00	\$24,392 50	\$25,875 00	
State of Massachusetts.....	4,000 00	4,185 00	4,000 00	
State of Maryland.....	5,000 00	5,075 00	5,000 00	
State of Idaho.....	20,000 00	21,687 50	20,700 00	
State of Louisiana.....	10,000 00	10,417 50	10,600 00	
State of Tennessee.....	8,000 00	7,462 50	7,840 00	
Cities in other States...	70,000 00	78,207 20	75,025 00	
Cities in this State.....	150,650 00	164,894 15	161,991 75	
Counties in this State...	18,000 00	20,490 00	19,220 00	
Towns in this State.....	18,000 00	18,943 20	18,920 00	
Villages in this State...	120,592 00	120,113 47	127,624 29	
School districts in this State.....	2,500 00	2,665 50	2,550 00	
Railroad mortgage bds	101,000 00	109,375 30	105,785 00	
	<u>\$548,742 00</u>	<u>\$596,909 82</u>	<u>\$585,131 04</u>	\$585,131 04
Banking house and lot, cost, \$10,111.20; book value, \$5,000; estimated present value.....				5,000 00
Cash on deposit in banks or trust companies.....				30,157 77
Cash on hand.....				2,829 78
Total of collectible interest.....				10,204 92
				<u>\$809,048 26</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal.....		\$732,935 75	
Interest credited or to be credited for the six months ending with December 31, 1905.....		12,487 74	
			\$745,423 49
Surplus on market value.....			63,624 77
Surplus on par value, \$27,235.73.			
			<u>\$809,048 26</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$31,971 05
From depositors, not including interest credited.....	163,980 97
From interest on loans, deposits and investments.....	31,499 97
From mortgages.....	8,090 00
From redemption of stocks and bonds.....	11,650 00
From stocks and bonds sold (total par value, \$5,000).....	5,234 37
From all other sources, viz.: Insurance refunded.....	101 81
	<u>\$252,528 17</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$140,592 50
For loans on bonds and mortgages.....	74,950 00
For current expenses of the bank, viz.:	
For salaries.....	\$2,575 00
For taxes: Banking house, \$97.43; surplus, \$253.09; on mortgages, \$22.67.....	373 19
For expenses, except taxes, of banking house:	
Repairs.....	51 19
Insurance.....	27 20
Other.....	108 73
For other expenses, not including expenses for other real estate nor other expenses for banking house..	809 06
	<u>3,944 37</u>

Other payments, viz.: Insurance advanced.....	\$53 75
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	32,987 55
	<u>\$252,528 17</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	2,639
Number of accounts opened or reopened during year 1905.....	305
Number of accounts closed during the year 1905.....	210
Total number of deposits received during the year 1905.....	1,793
Total number of payments to depositors during the year 1905 ..	1,976
Amount deposited during the year 1905, not including interest credited for that period.....	\$163,980 97
Amount withdrawn during the year 1905.....	140,592 50
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$12,214 58
January 1, 1906.....	12,487 74
	<u>24,702 32</u>
Average amount of each account January 1, 1906.....	282 46
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,045 00
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	3
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$2,075 04
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3 and 4
Total earnings of the bank for the year 1905.....	\$31,521 84
Total expenses of the bank for the year 1905.....	3,944 37
Interest paid to depositors for the year 1905.....	24,702 32
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>2,875 15</u>

23. THE WAPPINGER SAVINGS BANK, WAPPINGERS FALLS.

[2 Mill street; incorporated 1869.]

JAMES S. ROY, President.

WILLIAM A. BREWSTER, Treasurer.

TRUSTEES.

S. MANSFIELD,
JAMES S. ROY,
W. K. ROY,
JAMES R. BARLOW,I. T. N. HARCOURT,
J. H. DAKIN,
MICHAEL FITZPATRICK,
W. A. BREWSTER,
HENRY M. VAN WYCK.C. F. REID,
J. WYCKOFF CORNELL,
GEORGE WARHURST, Snr.
ISAAC M. CORNELL.

FINANCIAL.

RESOURCES.

<i>Bonds and mortgages.....</i>	<u>\$263,330 00</u>
---------------------------------	---------------------

DUTCHESS COUNTY.

85

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$5,000 00	\$6,156 25	\$6,537 50	
State of Tennessee.....	10,000 00	9,435 00	9,025 00	
Cities in this State....	24,426 67	26,683 07	25,426 67	
Counties in this State..	20,000 00	20,508 00	20,200 00	
Towns in this State....	47,900 00	50,983 78	50,630 00	
Villages in this State..	52,964 88	55,563 68	54,774 17	
School districts in this State.....	16,000 00	16,583 90	16,200 00	
Railroad mortgage bds.	104,000 00	107,291 25	103,998 75	
	<u>\$280,291 55</u>	<u>\$293,204 93</u>	<u>\$287,392 09</u>	\$287,392 09
Bank lot, cost, \$2,600; book value, \$2,600; estimated present value.....				2,600 00
Other real estate, cost, \$1,800; book value, \$1,800; estimated present value.....				1,800 00
Cash on deposit in banks or trust companies.....				22,809 41
Cash on hand.....				4,262 81
Total of collectible interest.....				7,057 74
				<u>\$589,252 05</u>

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$545,676 85
Other liabilities, viz.:	
Interest accrued on deposits to January 1, 1906.....	\$5,000 00
Expenses incurred but not paid, 1,000 pass books....	34 75
	5,034 75
Surplus on market value.....	38,540 45
Surplus on par value, \$31,439.91.	
	<u>\$589,252 05</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$29,973 23
From depositors, not including interest credited.....	139,814 10
From interest on loans, deposits and investments.....	24,399 82
From rents from bank site.....	48 00
From rents from other real estate.....	138 00
From mortgages.....	10,085 00
From redemption of stocks and bonds.....	8,645 57
	<u>\$213,103 72</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$133,113 63
For loans on bonds and mortgages.....	31,650 00
For stocks and bonds purchased, including premiums, commis- sion, etc. (total par value, \$16,800).....	17,824 52
For interest (other than interest payments to depositors).....	12 62
For current expenses of the bank, viz.:	
For salaries.....	\$2,200 00
For taxes: Bank site, \$47.38; surplus, \$345.85; on mortgages, \$7.83.....	421 06
For rent of banking rooms.....	180 00
For expenses of other real estate, viz.:	
Repairs.....	42 39
Insurance.....	2 60
Taxes.....	40 32
Other.....	2 40
For other expenses, not including expenses for other real estate nor other expenses for banking house	541 96
	<u>3,430 73</u>

Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	\$27,072 22
	<u>\$213,103 72</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	1,545
Number of accounts opened or reopened during year 1905.....	174
Number of accounts closed during the year 1905.....	162
Total number of deposits received during the year 1905.....	1,562
Total number of payments to depositors during the year 1905 ..	1,123
Amount deposited during the year 1905, not including interest credited for that period.....	\$139,814 10
Amount withdrawn during the year 1905.....	133,113 63
Amount of interest credited and paid for the year 1905, viz.:	
April 1, 1905.....	\$9,660 20
October 1, 1905.....	9,821 98
	<u>19,482 18</u>
Average amount of each account January 1, 1906.....	352 54
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 30, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate..	3,050 00
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$2,305 24
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	1
Rate per cent. of dividends or interest to depositors during the year ending October 1, 1905.....	3 and 4
Total earnings of the bank for the year 1905.....	\$24,386 36
Total expenses of the bank for the year 1905.....	3,430 73
Interest paid to depositors for the year 1905.....	19,482 18
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>1,473 45</u>

ERIE COUNTY.

24. THE BUFFALO SAVINGS BANK, BUFFALO.

[547 Main street; incorporated 1846.]

SPENCER CLINTON, President.

EDWARD G. BECKER, Secretary.

TRUSTEES.

SPENCER CLINTON,	JOSIAH LETCHWORTH,	G. FREDERICK ZELLER,
EDWIN G. S. MILLER,	ROBERT KEATING,	GEORGE BLEISTEIN,
EDWARD G. BECKER,	SETH S. SPENCER,	JOHN P. DIEHL,
CHARLES E. WALBRIDGE,	WILLIAM H. GLENNY,	E. CORNING TOWNSEND.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....\$12,719,262 43
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
Cities in other States..	\$2,769,500 00	\$2,913,219 10	\$2,921,780 00
Cities in this State....	2,580,405 98	2,702,247 34	2,699,602 54
Counties in this State..	74,500 00	75,550 00	75,095 00
Towns in this State....	79,000 00	84,332 50	85,320 00
Villages in this State..	189,999 90	192,009 90	196,299 89
School districts in this State.....	46,000 00	46,460 00	48,760 00
Railroad mortgage bds.	5,067,000 00	6,047,900 54	5,747,360 00
	<u>\$10,806,405 88</u>	<u>\$12,061,719 38</u>	<u>\$11,774,217 23</u>
			11,774,217 23
Banking house and lot, cost, \$583,734.76; book value, \$250,000; estimated present value.....			250,000 00
Other real estate, cost, \$105,481.42; book value, \$105,481.42; estimated present value.....			105,481 42
Cash on deposit in banks or trust companies.....			1,115,114 95
Cash on hand.....			385,876 40
Total of collectible interest.....			270,019 59
			<u>\$26,619,972 02</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$23,670,801 61
Interest credited or to be credited for the six months ending with December 31, 1905.....	386,352 39
	<u>\$24,057,154 00</u>
Surplus on market value.....	2,562,818 02
Surplus on par value, \$1,595,006.67.	
	<u>\$26,619,972 02</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$1,704,359 80
From depositors, not including interest credited.....	8,420,256 17
From interest on loans, deposits and investments.....	1,122,372 68
From rents from banking house.....	500 00
From rents from other real estate.....	4,433 70
From mortgages.....	842,286 23
From redemption of stocks and bonds.....	121,338 95
From stocks and bonds sold (total par value, \$425,000).....	445,750 00
From real estate sold.....	24,057 85
From all other sources, viz.: Discount C., R. I. & Pac. R.R. bonds	4,875 00
	<u>\$12,690,230 38</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$7,535,029 28
For loans on bonds and mortgages.....	1,026,151 51
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$2,337,142.08).....	2,417,376 27
For interest (other than interest payments to depositors).....	70,101 67

For current expenses of the bank, viz.:

For salaries.....	\$54,601 50	
For taxes: Banking house, \$9,518.10; surplus, \$14,- 502.22; on mortgages, \$568.89.....	24,589 21	
For expenses, except taxes, of banking house:		
Repairs.....	506 48	
Insurance.....	148 62	
Other.....	1,474 66	
For expenses of other real estate, viz.:		
Repairs.....	2,776 10	
Insurance.....	512 55	
Taxes.....	1,921 42	
Other.....	522 93	
For other expenses, not including expenses for other real estate nor other expenses for bank- ing house.....	10,461 37	
		\$97,514 84
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....		43,065 46
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		1,500,991 35
		<u>\$12,690,230 38</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	44,874
Number of accounts opened or reopened during year 1905.....	10,651
Number of accounts closed during the year 1905.....	7,669
Total number of deposits received during the year 1905.....	100,861
Total number of payments to depositors during the year 1905...	65,588
Amount deposited during the year 1905, not including interest credited for that period.....	\$8,412,224 07
Amount withdrawn during the year 1905.....	7,535,029 28
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$377,274 91
January 1, 1906.....	386,352 39
Credited at other periods.....	8,032 10
Paid but not credited.....	6 26
	<u>771,665 66</u>
Average amount of each account January 1, 1906.....	536 10
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,915 77
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of de- positors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	422
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	3
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,506 00
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited	16
Total amount of such accounts.....	\$49,722 44
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	438
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$1,087,416 27

ERIE COUNTY.

89

Total expenses of the bank for the year 1905.....	\$97,514 84
Interest paid to depositors for the year 1905.....	771,665 66
Net earnings for the year 1905 over expense and interest paid to depositors.....	<u>218,216 75</u>

25. ERIE COUNTY SAVINGS BANK, BUFFALO.

[Main and Niagara streets; incorporated 1854.]

DAVID R. MORSE, President.

ROBERT S. DONALDSON, Treasurer.

TRUSTEES.

DAVID R. MORSE,
ALFRED P. WRIGHT,
CHARLES GREINER,
JAMES H. LEE,
HENRY M. WATSON,

OLIVER J. EGGERT,
JAMES SWEENEY,
GEORGE L. WILLIAMS,
DEXTER P. RUMSEY,
ROBERT S. DONALDSON,

JOSEPH P. DUDLEY,
WILLIAM A. ROGERS,
G. BARRETT RICH,
JOHN J. MCWILLIAMS,
GEORGE R. HOWARD.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$15,041,824 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
District of Columbia....	\$700,000 00	\$753,578 66	\$833,000 00	
State of Tennessee.....	600,000 00	547,625 00	582,000 00	
State of Louisiana.....	200,000 00	209,075 00	210,000 00	
State of Massachusetts.	500,000 00	560,625 00	530,000 00	
Cities in other States...	2,982,000 00	3,131,432 79	3,045,535 00	
Cities in this State.....	6,551,167 70	6,843,147 09	6,657,516 19	
Counties in this State.	856,500 00	867,514 70	857,025 00	
Railroad mortgage bds.	8,234,000 00	8,834,102 30	8,362,340 00	
	<u>\$20,623,667 70</u>	<u>\$21,747,100 54</u>	<u>\$21,077,416 19</u>	21,077,416 19
Banking house and lot, cost, \$1,196,057.43; book value, \$700,000; estimated present value.....				700,000 00
Other real estate, cost, \$92,046.81; book value, \$92,046.81; estimated present value.....				92,046 81
Cash on deposit in banks or trust companies.....				3,009,411 69
Cash on hand.....				249,437 93
Total of collectible interest.....				424,404 61
Amount of all other assets, viz.: Rents due and unpaid.....				979 74
				<u>\$40,595,520 97</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$36,996,363 15
Interest credited or to be credited for the six months ending with December 31, 1905.....	601,388 58
	<u>\$37,597,751 73</u>
Surplus on market value.....	2,997,769 24
Surplus on par value, \$2,544,020.75.	<u>\$40,595,520 97</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$3,314,158 50
From depositors, not including interest credited.....	12,681,753 18

REPORT ON SAVINGS BANKS.

From interest on loans, deposits and investments.....	\$1,451,450	32
From rents from banking house.....	56,848	47
From rents from other real estate.....	2,643	68
From mortgages.....	684,644	50
From redemption of stocks and bonds.....	607,331	41
From stocks and bonds sold (total par value, \$203,250).....	204,462	38
From real estate sold.....	37,614	18
From all other sources, viz.:		
Sale of old iron.....	\$10	80
Profits on real estate sold.....	294	28
Sale of old engine.....	445	00
Excess tax on surplus, refunded.....	10,905	56
	<u>11,655</u>	<u>64</u>
	<u>\$19,052,562</u>	<u>24</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$11,235,329	73
For loans on bonds and mortgages.....	1,272,350	00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$3,068,108.53).....	3,114,386	14
For interest (other than interest payments to depositors).....	18,250	40
For current expenses of the bank, viz.:		
For salaries.....	\$54,295	00
For taxes: Banking house, \$18,405.49; surplus, \$24,491.51; on mortgages, \$1,965.14.....	44,862	14
For expenses, except taxes, of banking house:		
Repairs.....	7,424	25
Insurance.....	672	47
Other.....	21,152	24
For expenses of other real estate, viz.:		
Repairs.....	1,116	94
Insurance.....	55	78
Taxes.....	1,606	52
For other expenses, not including expenses for other real estate nor other expenses for banking house.....	17,208	85
	<u>148,394</u>	<u>19</u>
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	3,993	70
Other payments, viz.: Loss on real estate sold.....	1,008	46
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	3,258,849	62
	<u>\$19,052,562</u>	<u>24</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	75,792
Number of accounts opened or reopened during year 1905.....	17,416
Number of accounts closed during the year 1905.....	12,685
Total number of deposits received during the year 1905.....	148,535
Total number of payments to depositors during the year 1905...	129,798
Amount deposited during the year 1905, not including interest credited for that period.....	\$12,681,753 16
Amount withdrawn during the year 1905.....	11,235,329 73
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$583,103 84
January 1, 1906.....	601,388 58
Credited at other periods.....	10,517 24
	1,195,009 66
Average amount of each account January 1, 1906.....	496 06
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made July 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,619 32

Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1,959
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	6
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,994 05
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.....	2
Total amount of such accounts.....	\$7,541 99
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	1,967
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$1,535,059 50
Total expenses of the bank for the year 1905.....	149,402 65
Interest paid to depositors for the year 1905.....	1,195,009 66
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>190,647 19</u>

26. THE WESTERN SAVINGS BANK OF BUFFALO.

[438 Main street; incorporated 1851.]

ALBERT J. WHEELER, President.

FRANKLIN W. H. BECKER, Secretary.

TRUSTEES.

ISAAC GIERSHOFER,
WILLIAM F. WENDT,
ALBERT J. WHEELER,
WILLIAM SIMON,
HENRY E. BOLLER,

HENRY ERB,
HENRY ZIPP,
CHAS. G. WORTHINGTON,
CHARLES F. BISHOP,

LEONARD DODGE,
FRANKLIN W. H. BECKER,
HOWARD H. BAKER,
EDWARD E. COATSWORTH,
CHARLES H. DONALDSON.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$3,154,065 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in other States...	\$325,000 00	\$344,642 50	\$342,055 00	
Cities in this State....	1,331,621 45	1,365,261 73	1,348,025 06	
Counties in this State...	446,000 00	477,860 50	467,500 00	
Towns in this State....	4,000 00	4,000 00	4,000 00	
Villages in this State...	13,500 00	13,500 00	14,040 00	
School districts in this State.....	61,000 00	61,000 00	62,125 00	
Railroad mortgage bds.	1,275,000 00	1,319,437 50	1,285,187 50	
	<u>\$3,456,121 45</u>	<u>\$3,585,702 23</u>	<u>\$3,522,932 56</u>	3,522,932 56
Banking house and lot, cost, \$114,294.67; book value, \$100,000; estimated present value.....				150,000 00
Other real estate, cost, \$26,797.69; book value, \$26,797.69; estimated present value.....				23,788 33
Cash on deposit in banks or trust companies.....				515,515 20

Cash on hand.....	\$55,866 19
Total of collectible interest.....	66,680 34
Amount of all other assets, viz.: Taxes advanced.....	6,610 09
	<u>\$7,495,457 71</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$6,753,135 39
Interest credited or to be credited for the six months ending with December 31, 1905.....	111,765 29
	<u>\$6,864,900 68</u>
Surplus on market value.....	630,557 03
Surplus on par value, \$563,745.92.....	
	<u>\$7,495,457 71</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$690,565 86
From depositors, not including interest credited.....	2,228,916 45
From interest on loans, deposits and investments.....	305,866 14
From rents from banking house.....	2,299 92
From rents from other real estate.....	659 61
From mortgages.....	282,611 00
From redemption of stocks and bonds.....	308,244 45
From stocks and bonds sold (total par value, \$350,000).....	393,625 00
From real estate sold.....	8,884 20
From all other sources, viz.: Taxes advanced.....	1,270 56
	<u>\$4,222,943 19</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,068,959 25
For loans on bonds and mortgages.....	265,400 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,259,150.54).....	1,274,067 59
For interest (other than interest payments to depositors).....	3,526 51
For current expenses of the bank, viz.:	
For salaries.....	\$17,533 22
For taxes: Banking house, \$4,185.26; surplus, \$5,-050.07; on mortgages, \$430.28.....	9,665 61
For expenses, except taxes, of banking house:	
Repairs.....	692 84
Insurance.....	328 10
For expenses of other real estate, viz.:	
Repairs.....	185 47
Insurance.....	61 50
Taxes.....	960 79
For other expenses, not including expenses for other real estate nor other expenses for banking house.....	2,807 84
	<u>32,235 37</u>
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	7,205 03
Other payments, viz.: Taxes advanced.....	168 05
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	571,381 39
	<u>\$4,222,943 19</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	10,224
Number of accounts opened or reopened during year 1905.....	1,654
Number of accounts closed during the year 1905.....	1,182
Total number of deposits received during the year 1905.....	18,842
Total number of payments to depositors during the year 1905...	15,509
Amount deposited during the year 1905, not including interest credited for that period.....	\$2,228,916 45
Amount withdrawn during the year 1905.....	2,068,959 25
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$109,892 45
January 1, 1906.....	111,765 29
Credited at other periods.....	1,268 53
Average amount of each account January 1, 1906.....	222,926 27
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 16, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	671 45
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,637 50
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	140
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited	\$3,321 59
Total amount of such accounts.....	1
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	\$3,321 59
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	141
Total earnings of the bank for the year 1905.....	34
Total expenses of the bank for the year 1905.....	\$300,892 60
Interest paid to depositors for the year 1905.....	32,235 37
Net earnings for the year 1905 over expenses and interest paid to depositors.....	222,926 27
	45,730 96

GREENE COUNTY.

27. CATSKILL SAVINGS BANK, CATSKILL.

[Main street; incorporated 1868.]

W. IRVING JENNINGS, President.

JEREMIAH DAY, Secretary.

TRUSTEES.

ORRIN DAY
JEREMIAH DAY,
EMORY A. CHASE,
LUCIUS R. DOTY,
GEORGE S. LEWIS,

CHARLES E. BASSETT,
FRANK H. OSBORN,
BENJAMIN WEY,
W. IRVING JENNINGS,
WILLIAM PALMATIER,

ADDISON P. JONES,
WILLIAM H. VAN ORDEN,
CYRUS E. BLOODGOOD,
ALBERT C. BLOODGOOD,
WILBUR F. LAMONT.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,016,756 87
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Wyoming.....	\$25,000 00	\$34,562 50	\$32,500 00	
State of California.....	14,900 00	15,794 00	15,421 50	
State of Tennessee.....	20,000 00	18,600 00	19,300 00	
State of North Dakota.....	20,000 00	20,506 00	21,300 00	
Cities in other States.....	482,000 00	502,672 90	494,320 00	
Cities in this State.....	410,000 00	421,058 10	416,510 00	
Counties in this State.....	164,500 00	176,425 27	169,275 00	
Towns in this State.....	61,500 00	64,550 20	62,542 50	
Villages in this State.....	166,000 00	174,789 82	172,972 50	
School districts in this State.....	52,500 00	57,659 77	56,230 00	
Railroad mortgage bds.....	515,500 00	605,558 45	556,115 00	
	<u>\$1,931,900 00</u>	<u>\$2,092,177 01</u>	<u>\$2,016,486 50</u>	2,016,486 50
Cash on deposit in banks or trust companies.....				142,711 29
Total of collectible interest.....				39,048 73
				<u><u>\$3,215,003 39</u></u>

LIABILITIES.

Amount due depositors, viz.:			
Principal.....		\$2,939,193 27	
Interest credited or to be credited for the six months ending with December 31, 1905.....		47,974 55	\$2,987,167 82
Surplus on market value.....			227,835 57
Surplus on par value, \$143,249.07.....			<u><u>\$3,215,003 39</u></u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$89,185 25
From depositors, not including interest credited.....	839,601 33
From interest on loans, deposits and investments.....	121,570 18
From rents from other real estate.....	30 00
From mortgages.....	44,443 31
From redemption of stocks and bonds.....	80,500 00
From loans paid.....	
From real estate sold.....	5,860 00
From all other sources, viz.:	
Insurance repaid.....	\$8 82
Mortgage tax repaid.....	3 02
Sundry small accounts credited to profit and loss.....	2 87
	14 71
	<u><u>\$1,181,204 78</u></u>

PAYMENTS.

To depositors, including interest paid to them.....	\$640,370 81
For loans on bonds and mortgages.....	309,600 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$80,000).....	80,000 00
For interest (other than interest payments to depositors).....	335 50

For current expenses of the bank, viz.:

For salaries.....	\$5,300 00	
For taxes: Surplus, \$1,280.73; on mortgages, \$3.47.....	1,284 20	
For rent of banking rooms.....	600 00	
For expenses of other real estate, viz.: Taxes.....	25 29	
For other expenses, not including expenses for other real estate nor other expenses for banking house..	976 60	
		\$8,186 09
Other payments, viz.: Items charged to profit and loss.....		1 09
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		142,711 29
		<u>\$1,181,204 78</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	6,444
Number of accounts opened or reopened during year 1905.....	1,051
Number of accounts closed during the year 1905.....	777
Total number of deposits received during the year 1905.....	6,508
Total number of payments to depositors during the year 1905....	4,408
Amount deposited during the year 1905, not including interest credited for that period.....	\$839,601 33
Amount withdrawn during the year 1905.....	640,370 81
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$45,529 76
January 1, 1906.....	47,974 55
	93,504 31
Average amount of each account January 1, 1906.....	461 48
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 18, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	4,474 12
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	45
The largest amount to the credit of any account, including actual deposits and interest credited arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$7,741 60
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited..	9
Total amounts of such accounts.....	\$44,783 90
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	120
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	3
Total amount of such accounts.....	\$14,025 57
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$122,178 28
Total expenses of the bank for the year 1905.....	8,186 09
Interest paid to depositors for the year 1905.....	93,504 31
Net earnings for the year 1905 over expenses and interest paid to depositors.....	20,487 88

JEFFERSON COUNTY.

28. JEFFERSON COUNTY SAVINGS BANK, WATERTOWN.

[22 Washington street; incorporated 1859.]

JAS. R. MILLER, President.

A. T. E. LANSING, Treasurer.

TRUSTEES.

JAS. R. MILLER,
N. P. WARDWELL,
F. R. FARWELL,
C. W. CLARE,
G. C. SHERMAN,

G. V. S. CAMP,
HENRY PURCELL,
ROBERT J. BUCK,
D. C. MIDDLETON,
L. G. DeCANT,

D. M. ANDERSON,
GEO. A. FENNER,
A. F. BARKER,
A. T. E. LANSING,
O. E. HUNGERFORD,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$2,406,609 21
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$100,000 00	\$117,257 50	\$115,200 00	
State of South Dakota..	114,500 00	123,579 00	115,945 00	
Cities in other States..	355,900 00	372,289 25	369,643 75	
Cities in this State....	942,898 90	977,882 25	968,520 15	
Counties in this State..	226,000 00	230,860 20	227,640 00	
Towns in this State....	327,300 00	337,291 46	337,865 00	
Villages in this State...	284,341 88	291,788 23	290,998 68	
School districts in this State.....	69,731 58	70,668 88	72,467 87	
Railroad mortgage bds.	1,164,000 00	1,248,434 00	1,192,360 00	
	<u>\$3,584,672 36</u>	<u>\$3,770,050 77</u>	<u>\$3,690,640 45</u>	3,690,640 45
Banking house and lot, cost, \$97,048.78; book value, \$93,000; estimated present value.....				93,000 00
Other real estate, cost, \$6,330; book value, \$6,330; estimated present value.....				6,330 00
Cash on deposit in banks or trust companies.....				482,509 14
Cash on hand.....				116,557 73
Total of collectible interest.....				38,534 65
Amount of all other assets, viz.:				
Land contracts.....			\$7,040 00	
Rents due and accrued.....			2,200 00	
				<u>9,240 00</u>
				<u><u>\$6,843,421 18</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$6,343,126 50	
Interest credited or to be credited for the six months ending with December 31, 1903.....	107,447 63	
		<u>\$6,450,574 13</u>
Surplus on market value.....		392,847 05
Surplus on par value, \$286,878.76.		<u><u>\$6,843,421 18</u></u>

JEFFERSON COUNTY.

97

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$570,178 14
From depositors, not including interest credited.....	1,960,776 57
From interest on loans, deposits and investments.....	263,872 66
From rents from banking house.....	5,000 46
From rents from other real estate.....	1,072 83
From mortgages.....	195,994 59
From redemption of stocks and bonds.....	79,602 39
From stocks and bonds sold (total par value, \$40,000).....	42,080 00
From real estate sold.....	300 00
From all other sources, viz.:	
Payment on land contracts.....	\$275 00
Insurance premiums repaid.....	221 51
Profit and loss, Barker contract.....	125 00
Judgment paid.....	2,259 52
Appraisal fees.....	65 50
	2,946 53
	<u><u>\$3,121,824 17</u></u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,704,819 46
For loans on bonds and mortgages.....	342,952 22
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$416,426.39).....	432,371 89
For interest (other than interest payments to depositors).....	1,458 55
For current expenses of the bank, viz.:	
For salaries.....	\$13,080 00
For taxes: Banking house, \$1,631.90; surplus, \$2,- 511.12; on mortgages, \$128.92.....	4,271 94
For expenses, except taxes, of banking house:	
Repairs.....	162 25
Insurance.....	511 25
Other.....	818 24
For expenses of other real estate, viz.: Other.....	55 00
For other expenses, not including expenses for other real estate nor other expenses for banking house..	2,671 81
	21,570 49
Other payments, viz.:	
Land contract.....	125 00
Insurance premiums repaid.....	230 40
Overpaid account.....	50
Lot adjoining banking house.....	18,000 00
Interest accrued on judgment.....	1,228 79
	19,584 69
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	599,066 87
	<u><u>\$3,121,824 17</u></u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	22,579
Number of accounts opened or reopened during year 1905.....	3,744
Number of accounts closed during the year 1905.....	2,281
Total number of deposits received during the year 1905.....	27,475
Total number of payments to depositors during the year 1905...	19,509
Amount deposited during the year 1905, not including interest credited for that period.....	\$1,960,776 57
Amount withdrawn during the year 1905.....	1,704,819 46

Amount of interest credited and paid for the year 1905, viz.:

July 1, 1905.....	\$103,631 97	
January 1, 1906.....	107,447 63	
Credited at other periods, \$77.38, \$69.38.....	146 76	
		\$211,226 36
Average amount of each account January 1, 1906.....		285 68
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made September 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.		3,619 15
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....		41
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....		\$5,553 97
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited		1
Total amount of such accounts.....		\$5,553 97
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....		42
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....		1
Total amount of such accounts.....		\$5,553 97
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....		3 and 4
Total earnings of the bank for the year 1905.....		\$270,861 51
Total expenses of the bank for the year 1905.....		21 570 49
Interest paid to depositors for the year 1905.....		211,226 36
Net earnings for the year 1905 over expenses and interest paid to depositors.....		38,064 66

29. WATERTOWN SAVINGS BANK, WATERTOWN.

[18 Washington street; incorporated 1893.]

ALBERT BUSHNELL, President.

OSCAR P. HADCOCK, Treasurer.

TRUSTEES.

ANSON R. FLOWER,
 ALLAN C. BEACH,
 ALBERT BUSHNELL,
 JOHN R. PAWLING,
 GEORGE H. BABCOCK,
 SILAS L. GEORGE,

HARVEY W. STEELE,
 OSCAR P. HADCOCK,
 CHARLES E. BROWN,
 WILLIAM W. CONDE,
 HARLAN P. DUNLAP,
 MILO L. CLEVELAND,
 ANTOINE F. MILLS.

ISAAC L. HUNT,
 GEORGE J. DRYDEN,
 ANDREW C. CORNWALL,
 JASON C. MORROW,
 ORRIN D. HILL,
 LLOYD O. WOODRUFF,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... **\$896,532 76**

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in other States...	\$9,500 00	\$10,462 35	\$10,075 00	
Cities in this State....	70,020 83	70,500 83	70,684 79	
Counties in this State..	82,088 44	82,200 94	82,088 44	
Towns in this State....	38,400 00	39,657 00	39,135 00	
Villages in this State...	120,280 85	123,288 00	123,677 59	
School districts in this State.....	88,000 00	89,221 97	89,980 50	
Railroad mortgage bds.	170,000 00	183,874 48	171,320 00	
	<u>\$578,290 12</u>	<u>\$599,205 57</u>	<u>\$536,961 32</u>	\$586,961 32
Cash on deposit in banks or trust companies.....				286,823 73
Cash on hand.....				13,740 15
Total of collectible interest.....				10,129 62
				<u>\$1,794,187 58</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,735,454 25	
Interest credited or to be credited for the six months ending with December 31, 1905.....	29,629 63	\$1,765,083 88
Surplus on market value.....		29,103 70
Surplus on par value, \$20,432.50.		<u>\$1,794,187 58</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$187,272 61
From depositors, not including interest credited.....	683,599 08
From interest on loans, deposits and investments.....	70,102 74
From mortgages.....	193,877 41
From redemption of stocks and bonds.....	76,658 75
From stocks and bonds sold (total par value, \$10,000).....	10,000 00
From all other sources, viz.: Draft credited profit and loss.....	168 26
	<u>\$1,221,678 85</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$502,406 56
For loans on bonds and mortgages.....	194,837 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$217,662.13).....	218,950 38
For current expenses of the bank, viz.:	
For salaries.....	\$3,215 00
For taxes: Surplus, \$164.14; on mortgages, \$207.70.....	371 84
For rent of banking rooms.....	462 50
For other expenses, not including expenses for other real estate nor other expenses for banking house..	703 56
	4,752 90
Other payments, viz.: Draft charged profit and loss.....	168 13
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	300,563 88
	<u>\$1,221,678 85</u>

175971

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	4,412
Number of accounts opened or reopened during year 1905.....	1,513
Number of accounts closed during the year 1905.....	806
Total number of deposits received during the year 1905.....	7,213
Total number of payments to depositors during the year 1905...	4,965
Amount deposited during the year 1905, not including interest credited for that period.....	\$683,599 08
Amount withdrawn during the year 1905.....	502,406 56
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$27,883 05
January 1, 1906.....	29,629 63
	57,512 68
Average amount of each account January 1, 1906.....	400 00
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 18, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate	3,121 47
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	3
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	3
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3 and 4
Total earnings of the bank for the year 1905.....	\$79,735 96
Total expenses of the bank for the year 1905.....	4,752 90
Interest paid to depositors for the year 1905.....	57,512 68
Net earnings for the year 1905 over expenses and interest paid to depositors.....	17,470 38

KINGS COUNTY.

30. BREVOORT SAVINGS BANK, BROOKLYN.

[522 Nostrand avenue; incorporated 1890.]

HOWARD M. SMITH, President.

JOHN W. EVANS, Secretary.

TRUSTEES.

JOSEPH M. BACON,
WALTER S. BREWSTER,
HENRY CARSON,
FREDK W. CAPRUTHERS,
CHARLES COOPER,
JOHN W. EVANS,
WILLIAM J. GILPIN,
G. W. HARMAN,

WALTER C. HUMSTONE,
JABEZ M. LYLE,
EDWARD LYONS,
JOHN MCNAMEE,
THOMAS MONAHAN,
ERNEST NATHAN,
GEORGE W. PIPE,
HOWARD M. SMITH,

L. BERTRAND SMITH,
J. ED. SWANSTROM,
JOHN D. SULLIVAN,
ANDREW T. SULLIVAN,
DAVID H. VALENTINE,
THOMAS J. WASHBURN,
THOMAS L. WELLS,
L. A. WRAY.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$986,850 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$5,000 00	\$5,853 12	\$6,750 00	
State of Maine.....	1,000 00	1,006 25	1,000 00	
State of Louisiana.....	10,000 00	10,468 00	10,500 00	
Cities in other States...	54,000 00	56,554 55	56,400 00	
Cities in this State....	161,884 17	169,842 58	170,395 00	
Counties in this State...	15,000 00	16,202 00	17,100 00	
Towns in this State....	2,500 00	2,625 00	2,750 00	
Villages in this State...	16,000 00	17,259 10	17,900 00	
Railroad mortgage bds.	332,000 00	368,263 24	340,975 00	
	<u>\$597,384 17</u>	<u>\$648,073 84</u>	<u>\$643,670 00</u>	\$643,670 00
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....				50,000 00
Cash on deposit in banks or trust companies.....				191,507 95
Cash on hand.....				5,712 77
Total of collectible interest.....				22,393 56
Amount of all other assets, viz.: Furniture and fixtures.....				72 54
				<u>\$1,900,206 82</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal.....		\$1,812,928 02	
Interest credited or to be credited for the six months ending with December 31, 1905.....		27,396 34	
		<u>\$1,840,324 36</u>	
Surplus on market value.....			59,882 46
Surplus on par value, \$13,593.63.			<u>\$1,900,206 82</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$198,689 19
From depositors, not including interest credited.....	1,016,486 04
From interest on loans, deposits and investments.....	72,921 91
From mortgages.....	60,800 00
From redemption of stocks and bonds.....	13,500 00
	<u>\$1,362,397 14</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$756,396 92
For loans on bonds and mortgages.....	240,250 00
For loans on stocks and bonds and other securities.....	50,000 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$99,000).....	107,784 55
For interest (other than interest payments to depositors).....	1,041 08
For current expenses of the bank, viz.:	
For salaries.....	\$6,400 00
For taxes: Surplus, \$15.44; on mortgages, \$195.36..	210 80
For rent of banking rooms.....	960 00
For other expenses, not including expenses for other real estate nor other expenses for banking house..	2,060 53
	<u>9,631 33</u>
Other payments, viz.: Furniture and fixtures.....	72 54
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	197,220 72
	<u>\$1,362,397 14</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	8,068
Number of accounts opened or reopened during year 1905.....	2,428
Number of accounts closed during the year 1905.....	1,471
Total number of deposits received during the year 1905.....	21,553
Total number of payments to depositors during the year 1905...	12,898
Amount deposited during the year 1905, not including interest credited for that period.....	\$1,016,486 04
Amount withdrawn during the year 1905.....	756,396 92
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$24,654 20
January 1, 1906.....	27,396 34
	52,050 54
Average amount of each account January 1, 1906.....	228 10
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 30, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,773 33
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	25
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$1,319 19
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	25
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	34
Total earnings of the bank for the year 1905.....	\$80,004 99
Total expenses of the bank for the year 1905.....	12,204 13
Interest paid to depositors for the year 1905.....	52,050 54
Net earnings for the year 1905 over expenses and interest paid to depositors.....	15,750 32

31. BROOKLYN SAVINGS BANK, BROOKLYN.

[Corner Pierrepont and Clinton streets; incorporated 1827.]

BRYAN H. SMITH, President.

F. E. FLANDREAU, Cashier.

TRUSTEES.

BRYAN H. SMITH,
 RICHARD L. EDWARDS,
 HENRY E. PIERREPONT,
 JOHN F. HALSTEAD,
 JONATHAN BULKLEY,
 EDWARD MERRITT,
 GEORGE A. STANTON,
 GEORGE H. PRENTISS,
 B. HERBERT SMITH,

EDWARD D. WHITE,
 EDW. H. LITCHFIELD,
 DAVID G. LEGGETT,
 WM. V. R. SMITH,
 FRANK L. BABBOIT,
 HENRY F. NOYES,
 SANFORD H. STEELE,
 CLINTON R. JAMES,

CROWELL HADDEN,
 FRANK LYMAN,
 WILLIS L. OGDEN,
 H. V. V. BRAMAN,
 FRANCIS L. EAMES,
 A. AUGUSTUS HEALY,
 DANIEL J. CREEM,
 ALEX. M. WHITE, JR.,
 HENRY BATTERMAN.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....\$17,709,125 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$1,500,000 00	\$1,876,856 08	\$1,957,500 00
State of Rhode Island.....	200,000 00	214,500 00	204,000 00
State of Massachusetts.....	2,176,000 00	2,334,737 00	2,196,520 00
State of Alabama.....	100,000 00	107,260 00	101,000 00
Cities in other States.....	7,746,000 00	8,195,479 40	7,882,200 00
Cities in this State.....	6,902,000 00	7,319,915 44	7,084,975 00
Counties in this State.....	787,000 00	823,271 08	797,100 00
Towns in this State.....	68,000 00	68,277 50	72,760 00
Railroad mortgage bds.....	6,156,000 00	7,145,600 10	6,750,550 00
	<u>\$25,635,000 00</u>	<u>\$28,085,896 60</u>	<u>\$27,046,605 00</u>
Banking house and lot, cost, \$734,359.43; book value, \$350,000; estimated present value.....			350,000 00
Cash on deposit in banks or trust companies.....			2,489,593 99
Cash on hand.....			147,835 39
Total of collectible interest.....			535,950 86
			<u><u>\$48,279,110 24</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$42,127,941 30
Interest credited or to be credited for the six months ending with December 31, 1905.....	797,308 32
	<u>\$42,925,249 62</u>
Surplus on market value.....	5,353,860 62
Surplus on par value, \$3,942,255.62.....	
	<u><u>\$48,279,110 24</u></u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$2,661,024 43
From depositors, not including interest credited.....	10,826,827 63
From interest on loans, deposits and investments.....	1,823,224 41
From mortgages.....	2,218,600 00
From redemption of stocks and bonds.....	530,500 00
From stocks and bonds sold (total par value, \$1,000,000).....	1,254,875 00
	<u><u>\$19,315,051 47</u></u>

PAYMENTS.

To depositors, including interest paid to them.....	\$9,914,866 60
For loans on bonds and mortgages.....	3,459,250 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$3,024,000).....	3,150,721 28
For interest (other than interest payments to depositors).....	29,370 21
For current expenses of the bank, viz.:	
For salaries.....	\$64,599 50
For taxes: Banking house, \$6,861.02; surplus, \$37,- 742.97; on mortgages, \$591.41.....	45,195 40
For expenses, except taxes, of banking house: Repairs, For other expenses, not including expense for other real estate nor other expenses of bank- ing house.....	328 23
	<u>13,290 87</u>
	123,414 00
Cash on hand and in banks or trust companies December 31, 1905, after transactons of the day.....	2,637,429 38
	<u><u>\$19,315,051 47</u></u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	66,355
Number of accounts opened or reopened during year 1905.....	11,261
Number of accounts closed during the year 1905.....	8,962
Total number of deposits received during the year 1905.....	94,364
Total number of payments to depositors during the year 1905....	68,693
Amount deposited during the year 1905, not including interest credited for that period.....	\$10,826,827 63
Amount withdrawn during the year 1905.....	9,914,866 00
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$773,939 16
January 1, 1906.....	797,308 32
	1,571,247 48
Average amount of each account January 1, 1906.....	648 00
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made January 1, 1906, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	6,707 23
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	2,374
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	4
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds or by order of a court of record or of a surrogate.....	\$936 75
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	2,378
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	4
Total earnings of the bank for the year 1905.....	\$1,820,261 56
Total expenses of the bank for the year 1905.....	123,414 00
Interest paid to depositors for the year 1905.....	1,571,247 48
Net earnings for the year 1905 over expenses and interest paid to depositors.....	125,600 08

32. THE BUSHWICK SAVINGS BANK, BROOKLYN.

[726 Grand street; incorporated 1873.]

JOHN DAVIES, President.

JERE E. BROWN, Cashier.

TRUSTEES.

JOSEPH LIEBMANN,
JOHN G. JENKINS,
RUFUS L. SCOTT,
MOSES MAY,
C. D. BURROWS,
DANIEL CANTY,
JOHN DAVIES,

ANSEL L. FREEMAN,
JOSEPH C. CABLE,
HENRY SCHADE,
JOHN H. SCHEIDT,
FRANK JENKINS,
WM. A. WELLS,
GEO. W. SCHAEDELE,
EDWARD BUSH.

WM. S. WANDEL,
A. P. AVERY,
JERE E. BROWN,
WM. G. MILLER,
MORTIMER L. REYNOLDS,
FRED'K H. NARWOOD,
LOUIS G. BURGER,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$2,182,350 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Alabama.....	\$43,000 00	\$45,014 69	\$43,105 00	
State of California.....	10,000 00	10,750 00	10,125 00	
State of Idaho.....	40,000 00	42,000 00	40,500 00	
State of Louisiana.....	50,000 00	50,525 00	50,750 00	
State of Mississippi.....	20,000 00	20,992 00	20,600 00	
State of North Carolina.....	25,000 00	26,471 80	25,125 00	
State of Tennessee.....	20,000 00	21,412 00	21,000 00	
Cities in other States..	305,500 00	315,622 08	307,935 00	
Cities in this State.....	695,304 70	715,404 52	700,081 38	
Towns in this State.....	30,000 00	31,098 03	29,360 00	
Villages in this State...	77,000 00	80,207 50	77,295 00	
School districts in this State.....	2,800 00	3,003 00	2,800 00	
Railroad mortgage bds.	45,000 00	47,447 50	43,650 00	
	<u>\$1,363,604 70</u>	<u>\$1,409,948 12</u>	<u>\$1,372,326 38</u>	\$1,372,326 38
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....				50,000 00
Banking house and lot, cost, \$33,135; book value, \$30,000; esti- mated present value.....				30,000 00
Cash on deposit in banks or trust companies.....				218,127 71
Cash on hand.....				18,372 91
Total of collectible interest.....				26,849 66
				<u>\$3,898,026 66</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$3,688,887 54	
Interest credited or to be credited for the six months ending with December 31, 1906.....	64,143 47	
	<u>\$3,753,031 01</u>	
Surplus on market value.....		144,995 65
Surplus on par value, \$136,273.97.....		
		<u>\$3,898,026 66</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$236,591 27
From depositors, not including interest credited.....	1,797,859 47
From interest on loans, deposits and investments.....	162,058 71
From rents from banking house.....	1,304 00
From mortgages.....	278,600 00
From redemption of stocks and bonds.....	96,900 00
	<u>\$2,573,313 45</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,552,363 56
For loans on bonds and mortgages.....	539,350 00
For loans on stocks and bonds and other securities.....	50,000 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total value, \$169,500).....	176,181 13
For interest (other than interest payments to depositors).....	1,850 13
For current expenses of the bank, viz.:	
For salaries.....	\$11,100 00
For taxes, Banking house, \$406.34; surplus, \$1,224.76; on mortgages, \$474.53.....	2,105 63
For expenses, except taxes, of banking house:	
Repairs.....	561 39
Insurance.....	110 32
Other.....	464 54
For other expenses, not including expenses for other real estate nor other expenses for banking house..	2,726 09

Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	\$236,500 62
	<u>\$2,573,313 45</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	10,347
Number of accounts opened or reopened during year 1905.....	2,388
Number of accounts closed during the year 1905.....	1,577
Total number of deposits received during the year 1905.....	22,024
Total number of payments to depositors during the year 1905...	13,667
Amount deposited during the year 1905, not including interest credited for that period.....	\$1,797,859 47
Amount withdrawn during the year 1905.....	1,552,363 56
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$53,950 88
January 1, 1906.....	<u>64,143 47</u>
	118,094 35
Average amount of each account January 1, 1906.....	362 72
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 31, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate	3,249 53
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	23
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,315 00
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited	4
Total amount of such accounts.....	\$12,730 20
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	27
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3, 3½ and 4
Total earnings of the bank for the year 1905.....	\$163,451 61
Total expenses of the bank for the year 1905.....	17,067 97
Interest paid to depositors for the year 1905.....	118,094 35
Net earnings for the year 1905 over expenses and interest paid to depositors.....	20,733 49
Reduction in premium on bond investments.....	<u>7,555 80</u>

33. THE CITY SAVINGS BANK OF BROOKLYN, BROOKLYN.

[Corner Fourth and Flatbush avenues; incorporated 1886.]

REMSEN RUSHMORE, President.

WM. A. AVIS, Treasurer.

TRUSTEES.

F. O. AFFELD,
WILLIAM A. AVIS,
LEONARD J. BUSBY,
DAVID F. BUTCHER,
JACOB G. DETTMER,
ISAAC HARRIS,
THEOPHILUS OLENA,

CALVIN F. BARBER,
HENRY V. RAYMOND, Jr.,
SIMON J. HARDING,
JAMES FOSTER,
REMSEN RUSHMORE,
HORATIO S. STEWART,
JOHN B. SUMMERFIELD,
WILLIAM WILSON.

FREDERICK H. WEBSTER,
STEWART L. WOODFORD,
JOHN M. RIDER,
JAMES MATTHEWS,
LEWIS H. POUNDS,
WILLIAM HARKNESS,
GEORGE L. MORSE,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,060,600 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Alabama.....	\$28,000 00	\$28,160 30	\$28,140 00	
State of Idaho.....	5,000 00	5,000 00	5,119 00	
State of Massachusetts.....	3,000 00	3,000 00	2,847 60	
State of Louisiana.....	11,000 00	11,444 16	11,478 50	
Cities in other States...	125,000 00	127,169 42	127,804 20	
Cities in this State.....	110,400 00	116,460 73	121,476 72	
Counties in this State...	3,000 00	3,000 00	3,000 00	
Towns in this State....	18,500 00	18,529 94	18,614 55	
Villages in this State...	32,500 00	32,761 40	33,084 90	
School districts in this State.....	5,000 00	5,000 00	5,269 30	
Railroad mortgage bds.	233,000 00	250,600 32	250,184 60	
	<u>\$574,400 00</u>	<u>\$610,126 27</u>	<u>\$616,019 37</u>	616,019 37
Other real estate, cost, \$9,430.24; book value, \$9,430.24; esti- mated present value.....				9,430 24
Cash on deposit in banks or trust companies.....				160,674 85
Cash on hand.....				5,633 40
Total of collectible interest.....				19,396 89
				<u><u>\$1,871,754 75</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,782,227 03	
Interest credited or to be credited for the six months ending with December 31, 1905.....	27,369 20	
		\$1,809,596 23
Surplus on market value.....		62,158 52
Surplus on par value, \$20,539.15.		<u><u>\$1,871,754 75</u></u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$156,824 92
From depositors, not including interest credited.....	951,265 42
From interest on loans, deposits and investments.....	81,761 98
From mortgages.....	108,100 00
From redemption of stocks and bonds.....	33,300 00
From stocks and bonds sold (total par value, \$50,000).....	50,788 40
From all other sources, viz.: Advanced insurance premium repaid	20 00
	<u><u>\$1,382,060 72</u></u>

PAYMENTS.

To depositors, including interest paid to them.....	\$818,754 60
For loans on bonds and mortgages.....	205,350 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$147,000).....	168,555 30
For interest (other than interest payments to depositors).....	2,083 93

For current expenses of the bank, viz.:

For salaries.....	\$6,925 34	
For taxes: Surplus, \$290.66; on mortgages, \$86.69....	377 35	
For expenses, except taxes, of banking house:		
Repairs.....	47 90	
Insurance.....	19 50	
Other.....	347 41	
For rent of banking rooms.....	1,500 00	
For expenses of other real estate, viz.:		
Repairs.....	792 08	
Insurance.....	142 18	
Taxes.....	232 25	
For other expenses, not including expenses for other real estate nor other expenses for banking house....	1,174 44	
		\$11,558 40
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....		9,430 24
Other payments, viz.: Advanced insurance premium.....		20 00
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		166,308 25
		<u>\$1,382,060 72</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	6,804
Number of accounts opened or reopened during year 1905.....	2,045
Number of accounts closed during the year 1905.....	1,456
Total number of deposits received during the year 1905.....	17,607
Total number of payments to depositors during the year 1905...	10,807
Amount deposited during the year 1905, not including interest credited for that period.....	\$951,265 42
Amount withdrawn during the year 1905.....	818,754 60
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$25,890 18
January 1, 1906.....	27,369 20
	53,259 38
Average amount of each account January 1, 1906.....	265 95
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made January 1, 1906, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,193 79
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	57
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,303 76
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited	11
Total amount of such accounts.....	\$33,926 22
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	68
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$81,043 25
Total expenses of the bank for the year 1905.....	11,558 40
Interest paid to depositors for the year 1905.....	53,259 38
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>16,225 47</u>

34. THE DIME SAVINGS BANK OF BROOKLYN, BROOKLYN.

[32-36 Court street; incorporated 1859.]

J. L. MARCELLUS, President.

RUSSELL S. WALKER, Treasurer.

TRUSTEES.

J. L. MARCELLUS,
JOHN TRUSLOW,
JOHN E. LEECH,
GEO. W. CHAUNCEY,
DAVID W. LEWIS,
CHARLES E. TEALE,
FRANK H. PARSONS,

SAMUEL ROWLAND,
RICHARD W. BAINBRIDGE,
HORACE C. DU VAL,
LUDWIG NISSEN,
WILLIAM MCCARROLL,
GEORGE T. MOON,

N. TOWNSEND THAYER,
J. T. E. LITCHFIELD,
WM. L. MOFFAT,
RUSSELL S. WALKER,
GEORGE COX, Jr.,
H. C. M. INGRAHAM,
FREDERICK B. FISKE.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....\$15,181,337 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Massachusetts.	\$1,500,000 00	\$1,597,575 00	\$1,591,875 00
Cities in other States..	2,286,300 00	2,430,780 17	2,353,853 37
Cities in this State....	3,420,600 00	3,571,262 88	3,461,903 13
Counties in this State..	1,530,000 00	1,613,743 60	1,634,287 50
Towns in this State....	643,000 00	653,857 86	683,777 50
Villages in this State...	120,000 00	127,030 38	126,282 50
Railroad mortgage bds.	5,207,000 00	5,578,306 57	5,489,496 05
	<u>\$14,706,900 00</u>	<u>\$15,572,556 46</u>	<u>\$15,341,475 05</u>

15,341,475 05

Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....	1,261,000 00
Banking house and lot, cost, \$285,000; book value, \$250,000; estimated present value.....	250,000 00
Other real estate, cost, \$597,000; book value, \$597,000; estimated present value.....	822,000 00
Cash on deposit in banks or trust companies.....	1,027,787 71
Cash on hand.....	120,803 88
Total of collectible interest.....	397,219 36
	<u><u>\$34,401,623 00</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$31,461,040 45
Interest credited or to be credited for the six months ending with December 31, 1905.....	513,419 29
	<u>\$31,974,459 74</u>
Surplus on market value.....	2,427,163 26
Surplus on par value, \$1,792,588.21.	<u><u>\$34,401,623 00</u></u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$1,779,885 56
From depositors, not including interest credited.....	9,463,633 02
From interest on loans, deposits and investments.....	1,348,633 40
From rents from banking houses.....	1,048 08
From rents from other real estate.....	24,018 49
From mortgages.....	1,706,897 00
From stocks and bonds.....	258,078 00
From sale of real estate, at par value, \$1,110,000.....	1,127,412 56

From all other sources, viz.:

Insurance account, bond and mortgage, premiums returned.....	\$322 13	
Exchange on foreign checks.....	155 98	
Tax search fees.....	53 00	
Hotel Empire account, sale of furniture.....	11,066 81	
Hotel Empire, fire loss.....	303 50	
From sale of old cabinets.....	40 00	
Damages from Elevated R. R. to Hotel Empire.....	3,386 25	
On account taxes, other real estate.....	2,487 51	
Return of overpayment, tax on mortgages.....	01	
		<u>\$17,815 19</u>
		<u>\$15,977,421 24</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$8,974,525 00	
For loans on bonds and mortgages.....	2,881,362 00	
For loans on stocks and bonds and other securities.....	1,061,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,488,000).....	1,547,020 00	
For interest (other than interest payments to depositors).....	8,716 56	
For current expenses of the bank, viz.:		
For salaries.....	\$56,018 87	
For taxes: Banking house, \$4,469.27; surplus, \$13,969.15; on mortgages, \$244.75.....	18,683 17	
For expenses, except taxes, of banking house:		
Insurance.....	97 70	
Other.....	15,601 87	
For expenses of other real estate, viz.:		
Repairs.....	66 00	
Insurance.....	3,064 35	
Taxes.....	12,398 50	
Other.....	64,532 82	
For other expenses, not including expenses for other real estate nor other expenses for banking house....	6,613 86	
		<u>177,078 14</u>
For real estate acquired by foreclosure, or in the settlement of debts due the bank (new bank site).....	147,000 00	
Other payments, viz.:		
Insurance premiums advanced on mortgaged property.....	\$703 89	
Taxes advanced on mortgaged property.....	30,888 46	
Exchange on foreign checks.....	145 21	
Short cash.....	355 39	
Forged check.....	35 00	
		<u>32,127 95</u>
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	1,148,591 59	
		<u>\$15,977,421 24</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	68,835	
Number of accounts opened or reopened during year 1905.....	12,745	
Number of accounts closed during the year 1905.....	11,067	
Total number of deposits received during the year 1905.....	107,570	
Total number of payments to depositors during the year 1905....	77,636	
Amount deposited during the year 1905, not including interest credited for that period.....	\$9,463,633 02	
Amount withdrawn during the year 1905.....	8,974,525 00	
Amount of interest credited and paid for the year 1905, viz.:		
July 1, 1905.....	\$500,781 95	
January 1, 1906.....	513,419 29	
		<u>1,014,201 24</u>
Average amount of each account January 1, 1906.....	464 51	
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 3, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	5,143 54	

Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$545
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	11
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	2,717 09
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	545
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	1
Total amount of such accounts.....	\$5,143 54
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	34
Total earnings of the bank for the year 1905.....	\$1,417,476 73
Total expenses of the bank for the year 1905.....	305,818 59
Interest paid to depositors for the year 1905.....	1,014,201 24
Net earnings for the year 1905 over expenses and interest paid to depositors.....	97,456 90

35. THE DIME SAVINGS BANK OF WILLIAMSBURGH, BROOKLYN.

[52 Broadway; incorporated 1864.]

W. P. STURGIS, President.

CLARENCE M. LOWES, Secretary.

TRUSTEES.

ISAAC HICKS,
JOSEPH APPELGATE,
COULSON SHEPHERD,
JACOB F. HEALEY,

ROBERT B. FERGUSON,
AUGUSTUS WENZEL,
FREDERICK V. DARE,
HORATIO G. CRAIG,
HARRY F. MOLLENHAUER.

HARRY R. FERGUSON,
WILLIAM KNIGHT,
JOHN McKEE,
WILLIAM P. STURGIS,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$4,263,650 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
Cities in other States...	\$600,000 00	\$636,805 00	\$617,714 00
Cities in this State....	1,088,000 00	1,236,459 65	1,153,636 50
Counties in this State..	90,000 00	97,391 00	96,319 00
Villages in this State...	25,000 00	29,110 00	27,314 70
	<u>\$1,803,000 00</u>	<u>\$1,999,765 65</u>	<u>\$1,894,984 20</u>

1,894,984 20

Banking house and lot, cost, \$67,588.73; book value, \$40,000; estimated present value.....	40,000 00
Cash on deposit in banks or trust companies.....	588,606 73
Cash on hand.....	12,179 88
Total of collectible interest.....	50,345 23

\$6,849,766 04

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$6,358,233 60	
Interest credited or to be credited for the six months ending with December 31, 1905.....	104,817 68	
		\$6,463,051 28
Surplus on market value.....		386,714 76
Surplus on par value, \$294,730.56.....		
		<u>\$6,849,766 04</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$654,880 33
From depositors, not including interest credited.....	2,251,678 32
From interest on loans, deposits and investments.....	290,859 46
From rents from banking house.....	420 00
From mortgages.....	335,250 00
From redemption of stocks and bonds.....	24,900 00
From all other sources, viz.: Satisfactions of mortgages.....	155 25
	<u>\$3,558,143 36</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,196,628 13
For loans on bonds and mortgages.....	625,800 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$100,000).....	103,237 17
For interest (other than interest payments to depositors).....	5 42
For current expenses of the bank, viz.:	
For salaries.....	\$24,508 00
For taxes: Banking house, \$720.27; surplus, \$2,652.86; on mortgages, \$204.49.....	3,577 62
For expenses, except taxes, of banking house:	
Repairs.....	238 31
Insurance.....	100 00
Other.....	681 91
For other expenses, not including expenses for other real estate nor other expenses for banking house....	2,580 19
	31,686 03
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	600,786 61
	<u>\$3,558,143 36</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	12,000
Number of accounts opened or reopened during year 1905.....	2,285
Number of accounts closed during the year 1905.....	1,877
Total number of deposits received during the year 1905.....	22,956
Total number of payments to depositors during the year 1905...	12,533
Amount deposited during the year 1905, not including interest credited for that period.....	\$2,251,678 32
Amount withdrawn during the year 1905.....	2,196,628 13
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$101,186 92
January 1, 1906.....	104,817 68
	206,004 60
Average amount of each account January 1, 1906.....	538 58
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 2, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	4,815 71

KINGS COUNTY.

113

Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	95
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,157 50
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited...	18
Total amount of such accounts.....	\$55,057 46
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	113
Total amount of such accounts.....	\$293,026 31
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$294,687 23
Total expenses of the bank for the year 1905.....	33,324 45
Interest paid to depositors for the year 1905.....	206,004 60
Net earnings for the year 1905 over expenses and interest paid to depositors.....	55,358 18

36. EAST BROOKLYN SAVINGS BANK, BROOKLYN.

[643 Myrtle avenue; incorporated 1860.]

DARWIN R. JAMES, President.

EUGENE F. BARNES, Treasurer.

TRUSTEES.

DARWIN R. JAMES,
THOMAS J. ATKINS,
JOHN H. IRELAND,
WILLIAM A. GRAHAM,
A. H. TOPPING,

ALEX. HUTCHINS,
LESTER W. BEASLEY,
JAMES N. BROWN,
STEPHEN M. RANDALL,
JOHN T. BARRY,

CHARLES A. PECK,
EUGENE F. BARNES,
JOHN N. ROWLAND,
HENRY VON GLAHN,
MARVIN ROBBINS.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$2,613,300 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$50,000 00	\$69,718 75	\$65,312 50
Cities in other States...	869,000 00	935,005 67	897,793 75
Cities in this State.....	938,207 15	971,069 89	963,374 15
Counties in this State ..	95,000 00	99,965 00	97,906 25
Towns in this State....	43,000 00	44,517 00	44,087 50
Villages in this State ..	15,000 00	17,137 50	15,637 50
School districts in this State.....	7,000 00	8,278 20	7,595 00
Railroad mortgage bds.	600,000 00	640,346 80	584,000 00
	\$2,617,207 15	\$2,786,038 81	\$2,675,706 65
Banking house and lot, cost, \$48,741.60; book value, \$25,000; estimated present value.....			25,000 00
Cash on deposit in banks or trust companies.....			400,976 45
Cash on hand.....			41,238 19
Total of collectible interest.....			50,745 02
			<u>\$5,806,966 31</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$5,416,758 96	
Interest credited or to be credited for the six months ending with December 31, 1905.....	86,109 71	\$5,502,868 67
Surplus on market value.....		304,097 64
Surplus on par value, \$245,598.14.....		<u>\$5,806,966 31</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$374,077 56	
From loans on bonds and mortgages.....	2,108,547 37	
From interest on loans, deposits and investments.....	226,023 67	
From rents from banking house.....	376 00	
From mortgages.....	196,800 00	
From redemption of stocks and bonds.....	106,520 00	
From all other sources, viz.:		
From mortgagor for tax searches.....	\$49 00	
From sale of old carpet.....	10 00	
From appraisal fee refunded.....	5 00	
		64 00
		<u>\$3,012,408 60</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,818,953 90	
For loans on bonds and mortgages.....	442,300 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$273,881.29).....	280,003 65	
For interest (other than interest payments to depositors).....	2,670 54	
For current expenses of the bank, viz.:		
For salaries.....	\$18,253 88	
For taxes: Banking house, \$335.45; surplus, \$2,197.44; on mortgages, \$187.35.....	2,720 24	
For expenses, except taxes, of banking house:		
Repairs.....	383 25	
Insurance.....	27 00	
For other expenses, not including expenses for other real estate nor other expenses for banking house..	4,881 50	
		26,265 87
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	442,214 64	
		<u>\$3,012,408 60</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	14,218	
Number of accounts opened or reopened during year 1905.....	3,337	
Number of accounts closed during the year 1905.....	2,668	
Total number of deposits received during the year 1905.....	33,811	
Total number of payments to depositors during the year 1905...	20,765	
Amount deposited during the year 1905, not including interest credited for that period.....	\$2,108,547 37	
Amount withdrawn during the year 1905.....	1,818,953 90	
Amount of interest credited and paid for the year 1905, viz.:		
July 1, 1905.....	\$81,657 50	
January 1, 1906.....	86,109 71	
Credited at other periods.....	307 59	
		168,074 80

Average amount of each account January 1, 1906.....	\$387 03
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 31, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales of trust funds, or by order of a court of record or of a surrogate.....	3,665 30
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	59
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,367 50
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited	4
Total amount of such accounts.....	\$13,069 06
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	63
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$229,459 75
Total expenses of the bank for the year 1905.....	26,265 87
Interest paid to depositors for the year 1905.....	168,074 80
Proportion of premiums on bonds charged to profit and loss...	6,512 81
Net earnings for the year 1905 over expenses and interest paid to depositors.....	28,606 27

37. EASTERN DISTRICT SAVINGS BANK OF THE CITY OF BROOKLYN, BROOKLYN.

[1032 Gates avenue; incorporated 1895.]

LEWIS E. MEEKER, President.

WM. A. LOCKE, Cashier.

TRUSTEES.

HOMER L. BARTLETT,
LEWIS E. MEEKER,
JOHN BOSSERT,
CHAS. JACOB,

CHAS. J. EDWARDS,
WM. A. LOCKE,
HY. VOLLWEILER,
CHAS. LOUIS SICARDE,
J. PARKER SLOANE.

THOS. P. PETERS,
FREDK. E. BRANDIS,
HY. L. GAUS,
P. J. MENAHAN,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,229,400 C
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Tennessee....	\$12,000 00	\$11,607 50	\$11,929 20
State of Louisiana.....	5,000 00	5,000 00	5,208 50
Cities in other States..	23,000 00	24,522 05	24,036 40
Cities in this State....	73,000 00	76,683 50	76,506 10
Towns in this State....	3,000 00	3,608 00	3,168 80
Villages in this State..	11,667 78	12,507 67	12,207 58
Railroad mortgage bds.	407,600 00	465,923 98	455,162 50
	<u>\$545,167 78</u>	<u>\$609,852 68</u>	<u>\$598,219 08</u>

598,21

Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....

3

Cash on deposit in banks or trust companies.....

220,1

Cash on hand.....	\$9,152 93
Total of collectible interest.....	18,954 25
Amount of all other assets, viz.: Insurance premium advanced..	21 87

\$2,076,188 97

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,985,664 71
Interest credited or to be credited for the six months ending with December 31, 1906.....	29,237 23

\$2,014,901 94

Surplus on market value.....	61,287 03
------------------------------	-----------

Surplus on par value, \$8,235.73.

\$2,076,188 97

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$116,963 52
From depositors, not including interest credited.....	1,505,765 27
From interest on loans, deposits and investments.....	86,317 36
From mortgages.....	99,325 00
From redemption of stocks and bonds.....	44,500 00
From loans paid.....	20 00
From all other sources, viz.: Advanced insurance premium repaid.....	70 00
	\$1,852,961 15

PAYMENTS.

To depositors, including interest paid to them.....	\$1,175,480 64
For loans on bonds and mortgages.....	327,750 00
For stocks and bonds purchased, including premiums, commissions, etc. (total value, \$100,000).....	111,297 61
For interest (other than interest payments to depositors).....	1,404 82
For current expenses of the bank, viz.:	
For salaries.....	\$5,058 00
For taxes: Surplus, \$4.99; on mortgages, \$525.14...	530 13
For expenses, except taxes, of banking house:	
Repairs.....	62 55
Insurance.....	8 00
For rent of banking rooms.....	900 00
For other expenses, not including expenses for other real estate nor other expenses for banking house..	1,143 76
	7,702 44
Other payments, viz.: Insurance premium advanced.....	91 87
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	229,233 77
	\$1,852,961 15

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	10,112
Number of accounts opened or reopened during year 1905.....	3,587
Number of accounts closed during the year 1905.....	2,200
Total number of deposits received during the year 1905.....	29,039
Total number of payments to depositors during the year 1905...	16,581
Amount deposited during the year 1905, not including interest credited for that period.....	\$1,505,765 27
Amount withdrawn during the year 1905.....	1,175,480 64

KINGS COUNTY.

117

Amount of interest credited and paid for the year 1905, viz.:

July 1, 1905.....	\$25,863 21	
January 1, 1906.....	29,237 23	
		\$55,100 44
Average amount of each account January 1, 1906.....		199 28
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made September 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate		3,957 76
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....		19
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....		5
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$2,866 99	
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....		19
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....		3½
Total earnings of the bank for the year 1905.....	\$87,816 04	
Total expenses of the bank for the year 1905.....	7,702 44	
Interest paid to depositors for the year 1905.....	55,100 44	
Net earnings for the year 1905 over expenses and interest paid to depositors.....		25,013 16

38. THE EAST NEW YORK SAVINGS BANK, BROOKLYN.

[2644 Atlantic avenue; incorporated 1868.]

FREDERICK MIDDENDORF, President.

JOHN M. LINZ, Treasurer.

TRUSTEES.

FRED'K MIDDENDORF,
A. A. WEMMELL,
FRED'K. D. HART,
LOUIS A. IRANBERG,
JOHN M. LINZ,

C. W. COLYER,
RUDOLPH REIMER,
CHAS. H. WADSWORTH,
CLARENCE F. COLYER,
ADOLPH KIENDL,

DAVID HOPKINS,
FRANK C. LANG,
JOHN W. EARL,
JOHN W. NILES,
RUDOLPH C. WERNER.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,276,875 00
Stock and bond investments, viz.:

Stocks and bonds.	Par value.	Actual cost.	Estimated market value.
State of Louisiana.....	\$25,000 00	\$27,187 50	\$25,500 00
Cities in this State....	148,000 00	161,236 00	150,660 00
Towns in this State....	105,000 00	115,458 00	112,625 00
Villages in this State..	100,000 00	112,316 50	104,250 00
Railroad mortgage bds.	295,000 00	319,080 82	303,650 00
	<u>\$673,000 00</u>	<u>\$735,278 82</u>	<u>\$696,685 00</u>
			696,685 00

Banking house and lot, cost, \$25,234.70; book value, \$25,234.70; estimated present value.....	\$20,000 00
Other real estate, cost, \$10,137.19; book value, \$10,137.19; estimated present value.....	10,000 00
Cash on deposit in banks or trust companies.....	148,453 88
Cash on hand.....	9,898 47
Total of collectible interest.....	28,711 23
	<u>\$2,190,623 58</u>

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$2,005,476 64
Other liabilities, viz.: Interest accrued on deposits to January 1, 1906.....	17,300 00
Surplus on market value.....	167,846 94
Surplus on par value, \$144,161.94.....	
	<u>\$2,190,623 58</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$171,081 53
From depositors, not including interest credited.....	919,017 87
From interest on loans, deposits and investments.....	92,688 74
From rents from banking house.....	300 00
From rents from other real estate.....	1,424 37
From mortgages.....	78,800 00
From redemption of stocks and bonds.....	36,500 00
From real estate sold.....	27,225 00
From all other sources, viz.: Insurance premiums refunded.....	24 65
	<u>\$1,327,062 16</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$763,197 19
For loans and bonds and mortgages.....	231,150 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$140,000).....	156,229 16
For interest (other than interest payments to depositors).....	1,506 56
For current expenses of the bank, viz.:	
For salaries.....	\$8,630 00
For taxes: Banking house, \$525.14; surplus, \$1,521.25; on mortgages, \$322.25.....	2,368 64
For expenses, except taxes, of banking house:	
Repairs.....	19 25
Insurance.....	120 14
Other.....	363 54
For expenses of other real estate, viz.:	
Repairs.....	144 65
Insurance.....	26 50
Taxes.....	332 12
Other.....	15 00
For other expenses, not including expenses for other real estate nor other expenses for banking house..	1,061 02
	<u>13,080 86</u>
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	3,000 00
Other payments, viz.:	
Payments in connection with foreclosure sale of bond and mortgage, interest due.....	\$128 75
Attorney's fees.....	183 25
Referees' fees and expenses.....	72 00
Taxes for 1902, 1903, 1904.....	162 04
	<u>546 04</u>

KINGS COUNTY.

119

Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	\$158,352 35
	<u>\$1,327,062 16</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	6,307
Number of accounts opened or reopened during year 1905.....	1,573
Number of accounts closed during the year 1905.....	1,138
Total number of deposits received during the year 1905.....	14,920
Total number of payments to depositors during the year 1905...	8,365
Amount deposited during the year 1905, not including interest credited for that period.....	\$919,017 87
Amount withdrawn during the year 1905.....	763,197 19
Amount of interest credited and paid for the year 1905, viz.:	
April 1, 1905.....	\$30,546 37
October 1, 1905.....	32,019 63
	<u>62,566 00</u>
Average amount of each account January 1, 1906.....	317 97
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,299 95
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	15
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3 and 4
Total earnings of the bank for the year 1905.....	\$96,135 09
Total expenses of the bank for the year 1905.....	16,626 90
Interest paid to depositors for the year 1905.....	62,566 00
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>16,942 19</u>

39. GERMANIA SAVINGS BANK, KINGS COUNTY, BROOKLYN.

[379 Fulton street; incorporated 1867.]

CHARLES A. SCHIEREN, President.

JULIUS LEHRENKRAUSS, Treasurer.

TRUSTEES.

CHARLES A. SCHIEREN, AUGUST JAHN,
P. H. REPPENHAGEN, HERMAN LINS,
ADOLPH GOEPEL, JOSEPH C. HACKER,
JULIUS LEHRENKRAUSS, PHILIP J. KORNER,
WM. D. VEEDER, J. F. HILDEBRAND,
EDWARD L. GRAEF, WILLIAM RASMUS.

JAHN G. STEENKEN,
RICHARD KNY,
OTTO WISSNER,
JACOB DANTLER,
WILLIAM A. SPIES.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$3,416,300 00
--------------------------	----------------

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Tennessee	\$161,900 00	\$152,510 25	\$157,043 00
State of Louisiana	100,000 00	102,482 50	105,000 00
Cities in other States . . .	258,000 00	275,103 70	270,700 00
Cities in this State	1,418,168 19	1,500,634 85	1,469,884 91
Counties in this State . . .	275,000 00	287,480 00	290,350 00
Towns in this State	240,175 00	284,615 11	286,499 00
Villages in this State . . .	320,900 00	357,790 62	355,553 00
School districts in this State	238,350 00	263,490 94	263,483 00
Railroad mortgage bds. . . .	20,000 00	20,488 00	20,000 00
	<u>\$3,032,493 19</u>	<u>\$3,244,595 97</u>	<u>\$3,218,512 91</u>
Banking house and lot, cost, \$271,719.78; book value, \$220,000; estimated present value			220,000 00
Cash on deposit in banks or trust companies			697,717 34
Cash on hand			8,568 93
Total of collectible interest			58,287 16
Amount of all other assets, viz.:			
Rents accrued on bank building			\$584 17
Insurance premiums advanced			130 44
			<u>694 61</u>
			<u><u>\$7,620,080 95</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$7,080,802 35
Interest credited, or to be credited for the six months ending with December 31, 1905	113,803 20
	<u>\$7,194,605 55</u>
Surplus on market value	425,475 40
Surplus on par value, \$239,455.08.	
	<u><u>\$7,620,080 95</u></u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day	\$716,757 41
From depositors, not including interest credited	2,641,579 16
From interest on loans, deposits and investments	294,265 10
From rents from banking house	20,613 83
From mortgages	297,350 00
From redemption of stocks and bonds	209,229 10
From all other sources, viz.:	
Insurance premiums repaid	\$212 26
Interest refunded	20 86
Old cables sold	4 00
Collection charges refunded	4 78
Appraisal fees refunded	71 00
Cash over	10 50
	<u>323 40</u>
	<u><u>\$4,180,118 00</u></u>

PAYMENTS.

To depositors, including interest paid to them	\$2,289,149 85
For loans on bonds and mortgages	517,150 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$581,168.19)	622,566 70
For interest (other than interest payments to depositors)	3,885 00

For current expenses of the bank, viz.:

For salaries.....	\$13,300 00	
For taxes: Banking house, \$3,230.05; surplus, \$2,237.72; on mortgages, \$374.75.....	5,832 52	
For expenses, except taxes, of banking house:		
Repairs.....	3,004 87	
Insurance.....	3,410 17	
Other.....	10,023 66	
For other expenses, not including expenses for other real estate nor other expenses for banking house..	5,234 31	
		40,805 53
Other payments, viz.: Insurance premiums repaid.....		274 65
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		706,286 27
		<u>\$4,180,118 00</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	13,937
Number of accounts opened or reopened during year 1905.....	2,539
Number of accounts closed during the year 1905.....	1,985
Total number of deposits received during the year 1905.....	22,873
Total number of payments to depositors during the year 1905....	14,087
Amount deposited during the year 1905, not including interest credited for that period.....	\$2,641,579 16
Amount withdrawn during the year 1905.....	2,289,149 85
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$109,303 87
January 1, 1906.....	113,803 20
	223,107 07
Average amount of each account January 1, 1906.....	516 22
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made September 30, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,315 00
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of deposi- tors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	117
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$4,697 63
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.....	2
Total amount of such accounts.....	\$8,304 00
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	119
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$317,006 00
Total expenses of the bank for the year 1905.....	40,805 53
Interest paid to depositors for the year 1905.....	223,117 07
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>53,093 40</u>

40. THE GERMAN SAVINGS BANK, BROOKLYN.

[531 Broadway; incorporated 1866.]

CHARLES NAEHER, President.

HENRY STUMPF, Cashier.

TRUSTEES.

GEORGE H. FISHER,
WILLIAM ZECHIEL,
JOHN H. SCHUMANN,
JOHN MARTIN OTTO,

TH. ENGELHARDT,
CHARLES NAEHER,
CHARLES FROEB,
BENJAMIN W. WILSON,
FREDERICK ROEMMELE.

WILLIAM DICK,
J. A. MOLLENHAUER,
JOHN L. GAUS,
JOHN M. MOSER,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$4,830,025 00
Stock and bond investments, viz:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$10,500 00	\$11,704 87	\$13,615 00	
District of Columbia...	100,000 00	116,504 92	118,000 00	
State of Louisiana....	100,000 00	108,750 00	104,000 00	
Cities in other States...	1,068,700 00	1,171,576 64	1,109,804 75	
Cities in this State.....	2,638,850 00	2,800,087 68	2,727,048 25	
Counties in this State..	388,500 00	419,950 90	402,292 50	
	<u>\$4,306,550 00</u>	<u>\$4,628,575 01</u>	<u>\$4,474,760 50</u>	4,474,760 50
Banking house and lot, cost, \$109,732.59; book value, \$72,732.59; estimated present value.....				72,732 59
Cash on deposit in banks or trust companies.....				655,000 00
Cash on hand.....				69,336 53
Total of collectible interest.....				81,012 36
Amount of all other assets, viz.:				
Accrued rents.....			\$366 65	
Due from State Comptroller, rebate on franchise tax 1901.....			180 00	
			<u>546 65</u>	
				<u>\$10,183,413 63</u>

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$9,614,401 16
Other liabilities, viz.: Interest accrued on deposits from October 1, 1905, to January 1, 1906.....	73,309 81
Surplus on market value.....	495,702 66
Surplus on par value, \$327,492.16.	
	<u>\$10,183,413 63</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, be- fore transactions of the day.....	\$531,776 12
From depositors, not including interest credited.....	4,886,719 26
From interest on loans, deposits and investments.....	391,867 47
From rents from banking house.....	3,065 50
From mortgages.....	650,475 00
From redemption of stocks and bonds.....	66,850 00
From all other sources, viz.: Mortgage tax rebate.....	658 06
	<u>\$6,531,411 41</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$4,160,091 00
For loans on bonds and mortgages.....	1,610,300 00
For interest (other than interest payments to depositors).....	18 25
For current expenses of the bank, viz.:	
For salaries.....	\$19,033 31
For taxes: Banking house, \$990.57; surplus, \$3,524.38	
on mortgages, \$2,280.19.....	6,795 14
For expenses, except taxes, of banking house: Repairs	4,312 26
For other expenses, not including expenses for other	
real estate nor other expenses for banking house..	6,499 92
	36,640 63
Other payments, viz.: Repayment of forged draft.....	25 00
Cash on hand and in banks or trust companies December 31, 1905,	
after transactions of the day.....	724,336 53
	<u>\$6,531,411 41</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	27,883
Number of accounts opened or reopened during year 1905.....	6,152
Number of accounts closed during the year 1905.....	4,158
Total number of deposits received during the year 1905.....	54,805
Total number of payments to depositors during the year 1905...	31,587
Amount deposited during the year 1905, not including interest	
credited for that period.....	\$4,886,719 26
Amount withdrawn during the year 1905.....	4,160,091 00
Amount of interest credited and paid for the year 1905, viz.:	
April 1, 1905.....	\$137,554 19
October 1, 1905.....	142,235 73
	279,789 92
Average amount of each account January 1, 1906.....	344 81
The largest amount due any one depositor at the date of the last	
trial balance of depositors' ledgers, which was made December	
1, 1905, including actual deposits and interest credited, except	
deposits arising from society accounts, or judicial sales or trust	
funds, or by order of a court of record or of a surrogate.....	4,892 19
Number of accounts which exceeded \$3,000, including actual	
deposits and interest credited, at the last trial balance of de-	
positors' ledgers, except deposits arising from society accounts,	
or judicial sales, or trust funds, or by order of a court of record	
or of a surrogate.....	141
Number of accounts which exceeded \$3,000, excluding interest	
credited, at the last trial balance of depositors' ledgers, except	
deposits arising from society accounts, or judicial sales, or trust	
funds, or by order of a court of record or of a surrogate.....	11
The largest amount to the credit of any account, including actual	
deposits and interest credited, arising from society accounts, or	
judicial sales, or trust funds, or by order of a court of record or	
of a surrogate.....	\$3,900 00
Total number of accounts specified in preceding question which	
exceed \$3,000, including actual deposits and interest credited..	17
Total amount of such accounts.....	\$53,534 82
Number of accounts of all kinds exceeding \$3,000, including	
actual deposits and interest credited.....	158
Rate per cent. of dividends or interest to depositors during the	
year ending December 30, 1905.....	34
Total earnings of the bank for the year 1905.....	\$403,453 29
Total expenses of the bank for the year 1905.....	36,665 63
Interest paid to depositors for the year 1905.....	279,789 92
Net earnings for the year 1905 over expenses and interest paid to	
depositors.....	<u>86,997 74</u>

41. THE GREATER NEW YORK SAVINGS BANK, BROOKLYN.

[498 Fifth avenue; incorporated 1897.]

C. J. OBERMAYER, President.

WM. OBERMAYER, Secretary.

TRUSTEES.

C. J. OBERMAYER,
THOMAS MURPHY,
W. F. VANDEN HOUTEN,
CHANNING STEBBINS,
JAMES SIMPSON,
ALEXANDER G. CALDER,

MICHAEL FURST,
FRANK A. SELLE,
CHAS. RUSTON,
MILO M. BELDING, Jr.,
WILLIAM J. MARWELL,

WM. OBERMAYER,
WALTER M. MESEROLE,
ADOLPH REHBEIN,
ALLAN BOWIE,
HAMILTON B. McNAIR,
CHARLES G. BALMANNO,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$789,150 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in other States..	\$122,000 00	\$130,633 66	\$127,788 00	
Cities in this State.....	129,000 00	135,143 14	133,972 00	
Villages in this State..	4,500 00	4,725 00	4,644 00	
Railroad mortgage bds.	65,000 00	66,998 50	66,325 00	
	<u>\$320,500 00</u>	<u>\$337,500 30</u>	<u>\$332,729 00</u>	332,729 00
Other real estate, cost, \$4,414.75; book value, \$4,414.75; estimated present value.....				5,000 00
Cash on deposit in banks or trust companies.....				100,467 95
Cash on hand.....				2,073 00
Total of collectible interest.....				9,484 27
				<u>\$1,238,904 22</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,207,185 96	
Interest credited or to be credited for the six months ending with December 31, 1905.....	<u>17,176 30</u>	\$1,224,362 26
Surplus on market value.....		14,541 96
Surplus on par value, \$2,312.96.		<u>\$1,238,904 22</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$51,651 44
From depositors, not including interest credited.....	915,356 34
From interest on loans, deposits and investments.....	44,053 98
From rents from other real estate.....	161 21
From mortgages.....	103,900 00
From real estate sold.....	27,500 00
From all other sources, viz.:	
Premium on bonds.....	\$1,040 35
Nickel-plated banks lost.....	<u>12 00</u>
	1,052 35
	<u>\$1,143,675 32</u>

KINGS COUNTY.

125

PAYMENTS.

To depositors, including interest paid to them.....	\$663,092 40
For loans on bonds and mortgages.....	308,850 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$60,000).....	60,434 69
For current expenses of the bank, viz.:	
For salaries.....	\$3,600 00
For taxes: On mortgages.....	257 44
For expenses, except taxes, of banking house:	
Repairs.....	108 34
Insurance.....	17 85
For rent of banking rooms.....	1,500 00
For expenses of other real estate, viz.: Taxes.....	76 53
For other expenses, not including expenses for other real estate nor other expenses for banking house..	1,997 12
	7,557 28
Other payments, viz.: On account of organization expenses....	1,200 00
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	102,540 95
	<u>\$1,143,675 32</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	7,276
Number of accounts opened or reopened during year 1905.....	3,491
Number of accounts closed during the year 1905.....	2,227
Total number of deposits received during the year 1905.....	24,256
Total number of payments to depositors during the year 1905..	12,829
Amount deposited during the year 1905, not including interest credited for that period.....	\$915,356 34
Amount withdrawn during the year 1905.....	663,094 40
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$14,816 09
January 1, 1906.....	17,176 30
	31,992 39
Average amount of each account January 1, 1906.....	168 27
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made August 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	4,302 72
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	13
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$2,884 43
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	13
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$47,310 37
Total expenses of the bank for the year 1905.....	8,690 55
Interest paid to depositors for the year 1905.....	31,992 39
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>6,627 43</u>

42. THE GREENPOINT SAVINGS BANK, BROOKLYN.

[845 Manhattan avenue; incorporated 1868.]

TIMOTHY PERRY, President.

ROBERT J. WHITEMORE, Secretary.

TRUSTEES.

TIMOTHY PERRY,
NICKOLAS DROGE,
ADRIAN MESEROLE,
DONALD A. MANSON,CHARLES H. REYNOLDS, EPHRAIM A. WALKER,
ROBERT J. WHITEMORE, JOHN DUCKER,
LEWIS JURGENS, JOHN D. FELTER,
PETER BURDEN, JAMES ROLLINS.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$2,505,950 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Louisiana.....	\$100,000 00	\$103,500 00	\$102,750 00
State of Tennessee.....	100,000 00	92,812 50	96,000 00
State of Alabama.....	10,000 00	10 253 00	10,000 00
State of North Carolina	38,000 00	52,326 00	47,690 00
Cities in other States...	150,000 00	154,750 00	154,750 00
Cities in this State....	740,100 00	773,294 13	766,357 00
Counties in this State...	325,000 00	352,217 93	335,398 00
Towns in this State....	67,000 00	71,460 00	70,255 00
Villages in this State...	92,500 00	100,471 75	96,406 00
Railroad mortgage bds.	675,000 00	684,420 63	651,625 00
	<u>\$2,297,600 00</u>	<u>\$2,395,505 94</u>	<u>\$2,331,231 00</u>
			2,331,231 00
Banking house and lot, cost, \$54,196.40; book value, \$30,000			
estimated present value.....			30,000 00
Cash on deposit in banks or trust companies.....			452,083 60
Cash on hand.....			28,289 94
Total of collectible interest.....			50,129 27
			<u>\$5,397,683 81</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$4,744,191 34
Interest credited or to be credited for the six months ending with December 31, 1905.....	74,539 51
	<u>\$4,818,730 85</u>
Surplus on market value.....	578,952 96
Surplus on par value, \$545,321.96.	
	<u>\$5,397,683 81</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$367,922 00
From depositors, not including interest credited.....	2,048,801 51
From interest on loans, deposits and investments.....	224,766 00
From rents from banking house.....	950 90
From rents from other real estate.....	228 22
From mortgages.....	214,100 00
From redemption of stocks and bonds.....	11,800 00
From stocks and bonds sold (total par value, \$195,500).....	198,492 50
From real estate sold.....	12,450 00
	<u>\$3,079,511 13</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,913,959 53
For loans on bonds and mortgages.....	650,500 00
For current expenses of the bank, viz.:	
For salaries.....	\$25,978 70
For taxes: Banking house, \$495.18; Surplus, \$4,939.98; on mortgages \$648.84.....	\$6,084 00
For expenses, except taxes, of banking house: Repairs.....	557 47
For expenses of other real estate, viz.: Repairs.....	75 00
For other expenses, not including expenses for other real estate nor other expenses for banking house....	1,982 89
	34,678 06
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	480,373 54
	<u>\$3,079,511 13</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	12,588
Number of accounts opened or reopened during year 1905....	3,005
Number of accounts closed during the year 1905.....	2,418
Total number of deposits received during the year 1905.....	28,001
Total number of payments to depositors during the year 1905..	17,307
Amount deposited during the year 1905, not including interest credited for that period.....	\$2,048,801 51
Amount withdrawn during the year 1905.....	1,913,959 53
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$72,246 38
January 1, 1906.....	74,539 51
	146,785 89
Average amount of each account January 1, 1906.....	382 80
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made August 31, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surro- gate.....	4,599 79
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society ac- counts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	53
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	12
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	53
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$229,678 58
Total expenses of the bank for the year 1905.....	34,678 06
Interest paid to depositors for the year 1905.....	146,785 89
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>48,214 63</u>

43. GUARDIAN SAVINGS BANK, BROOKLYN.

[3902 Third avenue; incorporated 1904].

HERMAN METZ, President.

WILLIAM A. MAXWELL, Secretary.

TRUSTEES.

HERMAN A. METZ,
FRED W. STORR,
OSCAR ABRAMS,
WM. L. DOWLING,
JACQUES VAN BRUNT,

CORNELIUS B. VAN BRUNT, WM. S. HURLEY,
WM. GOW, WM. J. BUTTLING,
HERMAN WISCHMANN, GEO. A. ZABRISKIE,
HOWARD MAXWELL, JNO. S. JENKINS,
WM. W. SPENCE, CHAS. O. DEWEY.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$64,000 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par	Actual	Estimated	
<i>Railroad mortgage bds.</i>	value.	cost.	market value.	
	10,000 00	\$11,487 50	\$11,550 00	
	<u>\$10,000 00</u>	<u>\$11,487 50</u>	<u>\$11,550 00</u>	11,550 00
Cash on deposit in banks or trust companies.....				45,657 36
Cash on hand.....				2,589 34
Total of collectible interest.....				464 18
				<u>\$124,260 88</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal.....		\$121,759 83	
Interest credited or to be credited for the six months			
ending with December 31, 1905.....		<u>1,223 04</u>	\$122,982 87
Surplus on market value.....			1,278 01
Surplus on par value, \$271.99.			<u>\$124,260 88</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905,		
before transactions of the day.....	\$24,434 22	
From depositors, not including interest credited.....	168,034 14	
From interest on loans, deposits and investments.....	2,753 59	
	<u>\$195,221 95</u>	

PAYMENTS.

To depositors, including interest paid to them.....	\$74,665 98
For loans on bonds and mortgages.....	60,500 00
For stocks and bonds purchased, including premiums, commis-	
sions, etc. (total par value, \$10,000).....	11,487 50
For interest (other than interest payments to depositors).....	249 09
For current expenses of the bank, viz.: For taxes on mortgages.	72 68
Cash on hand and in banks or trust companies December 31, 1905,	
after transactions of the day.....	<u>48,246 70</u>
	<u>\$195,221 95</u>

KINGS COUNTY.

129

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	1,239
Number of accounts opened or reopened during the year of 1905..	1,373
Number of accounts closed during the year 1905.....	444
Total number of deposits received during the year 1905.....	5,523
Total number of payments to depositors during the year 1905..	1,922
Amount deposited during the year 1905, not including interest credited for that period.....	\$168,034 14
Amount withdrawn during the year 1905.....	74,665 98
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$538 23
January 1, 1906.....	1,223 04
	1,761 27
Average amount of each account January 1, 1906.....	99 25
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 30, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,052 50
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	3
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$823 81
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	3
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	34
Total earnings of the bank for the year 1905.....	\$2,963 68
Total expenses of the bank for the year 1905.....	72 68
Interest paid to depositors for the year 1905.....	1,761 27
Net earnings for the year 1905 over expenses and interest paid to depositors.....	1,131 73

44. THE KINGS COUNTY SAVINGS INSTITUTION, BROOKLYN.

[Corner Broadway and Bedford avenue; incorporated 1860.]

HUBERT G. TAYLOR, President.

JACOB HENTZ, Cashier.

TRUSTEES.

WILLIAM D. CHASE.
HUBERT G. TAYLOR.
GEORGE J. JACOBSON.
ALFRED H. DODGE.
AUGUSTUS P. DAY.

WILLIAM S. LIPTROTT.
JOHN S. McKEON.
JOHN H. BRENNEN.
THOMAS W. KILEY.
JOHN H. MOWEN.
CHARLES G. BENNETT.

EDWARD MCGARVEY.
THEO. E. GREEN.
CHRIS. W. WILSON.
W. ADDISON FIELD.
WILLIAM C. CARRICK.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$4,416,987 85

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in other States . . .	\$917,000 00	\$917,000 00	\$951,208 70	
Cities in this State . . .	2,431,500 00	2,431,500 00	2,501,428 93	
Counties in this State . . .	63,533 47	63,533 47	68,773 54	
Towns in this State . . .	27,000 00	27,000 00	28,080 00	
Villages in this State . . .	29,000 00	29,000 00	29,496 00	
School districts in this State	70,000 00	70,000 00	70,000 00	
Railroad mortgage bds. . .	2,683,700 00	2,845,850 00	2,966,411 89	
	<u>\$6,221,733 47</u>	<u>\$6,383,883 47</u>	<u>\$6,615,399 06</u>	6,615,399
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892				300,000
Banking house and lot, cost, \$142,637; book value, \$85,000; estimated present value				85,000
Cash on deposit in banks or trust companies				430,288
Cash on hand				29,94
Total of collectible interest				107,98
				<u>\$11,985,59</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$11,027,350 69	
Interest credited or to be credited for the six months, December 31, 1905	203,540 42	
		<u>\$11,230,89</u>
Surplus on market value		754,70
Surplus on par value, \$361,038.34		<u>\$11,985,59</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day	\$558,47	
From depositors, not including interest credited	4,006,85	
From interest on loans, deposits and investments	489,77	
From rents from banking house	1,58	
From mortgages	475,25	
From redemption of stocks and bonds	416,50	
From all other sources, viz.:		
From city for lighting tower clock	\$41 90	
Insurance advanced	31 20	
		7
		<u>\$5,948,511</u>

PAYMENTS.

To depositors, including interest paid to them	\$2,745,07	
For loans on bonds and mortgages	1,185,62	
For loans on stocks and bonds and other securities	300,000	
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$1,022,000)	1,211,89	
For interest (other than interest payments to depositors)	13,18	
For current expenses of the bank, viz.:		
For salaries	\$24,055 00	
For taxes: Banking house, \$1,038.72; surplus, \$3,089.14; on mortgages, \$552.51	4,980 37	
For expenses, except taxes, of banking house:		
Repairs	672 77	
Insurance	24 83	
For other expenses, not including expenses for other <i>real estate</i> nor other expenses for banking house	2,756 21	
		<u>\$2,48</u>

KINGS COUNTY.

131

Other payments, viz.: Insurance advanced.....	\$31 20
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	460,227 35
	<u>\$5,948,519 62</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	14,670
Number of accounts opened or reopened during year 1905....	3,006
Number of accounts closed during the year 1905.....	1,683
Total number of deposits received during the year 1905.....	20,491
Total number of payments to depositors during the year 1905..	16,043
Amount deposited during the year 1905, not including interest credited for that period.....	\$4,006,859 29
Amount withdrawn during the year 1905.....	2,745,072 56
Amount of interest credited and paid for the year 1905, viz.:..	
July 1, 1905.....	\$185,559 73
January 1, 1906.....	203,540 42
	<u>389,100 15</u>
Average amount of each account January 1, 1906.....	765 56
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 31, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	5,005 93
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society ac- counts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	161
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	2
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,701 88
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.	35
Total amount of such accounts.....	\$109,201 82
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	196
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	4
Total earnings of the bank for the year 1905.....	\$493,155 36
Total expenses of the bank for the year 1905.....	32,489 18
Interest paid to depositors for the year 1905.....	389,100 15
Premiums on investments charged off.....	71,441 40
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>71,566 03</u>

45. THE SOUTH BROOKLYN SAVINGS INSTITUTION, BROOKLYN.

[160-162 Atlantic avenue; incorporated 1850.]

WILLIAM J. COOMBS, President.

C. S. DUNNING, Treasurer.

TRUSTEES.

W. M. AIKMAN,
JOSEPH E. BROWN,
STURGIS COFFIN,
CARL H. DESLIVER,
HENRY C. HULBERT,
ALBRO J. NEWTON,
J. J. PIERREPONT,
JOSEPH H. SUTPHIN,
WILLIAM L. NEWTON,

JAMES C. ATWATER,
ISAAC H. CARY,
THOS. O. CALLENDER,
C. S. DUNNING,
EDGAR McDONALD,
ALEX. D. NAPIER,
ROBT. L. PIERREPONT,
GEO. R. TURNBULL,

HENRY D. ATWATER,
JAS. R. COWING,
WM. J. COOMBS,
J. WARREN GREENE,
ALEXANDER MUNN,
ALEXANDER E. ORR,
GEO. P. STOCKWELL,
HENRY N. WHITNEY,
CHAS. T. YOUNG.

FINANCIAL.**RESOURCES.**

Bonds and mortgages..... \$8,862,850 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
District of Columbia...	\$400,000 00	\$449,276 25	\$469,000 00
State of Maryland....	100,000 00	102,500 00	97,000 00
State of Massachusetts...	400,000 00	421,200 00	406,000 00
State of Tennessee....	279,000 00	270,922 50	265,050 00
Cities in other States...	1,374,665 00	1,484,648 87	1,429,804 12
Cities in this State....	3,469,000 00	3,621,184 70	3,655,091 00
Counties in this State...	310,000 00	337,124 50	319,775 00
Towns in this State....	43,000 00	45,257 50	44,720 00
Villages in this State...	50,000 00	53,500 00	53,500 00
Railroad mortgage lds.	3,304,500 00	3,544,599 40	3,357,102 50
	<u>\$9,730,165 00</u>	<u>\$10,330,213 72</u>	<u>\$10,097,042 62</u>
			<u>\$10,097,042 62</u>

Banking house and lot, cost, \$198,000; book value, \$75,000;
estimated present value..... 75,000 00
Cash on deposit in banks or trust companies..... 1,158,967 12
Cash on hand..... 239,454 06
Total of collectible interest..... 228,069 20
\$20,661 383 00

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$17,910,646 37
Interest credited or to be credited for the six months ending with December 31, 1905.....	335,429 13
	<u>\$18,246,075 50</u>
Surplus on market value.....	2,415,307 50
Surplus on par value, \$2,048,429.88.....	
	<u>\$20,661,383 00</u>

CASH TRANSACTIONS DURING THE YEAR 1905.**RECEIPTS.**

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$1,431,355 00
From depositors, not including interest credited.....	5,053,887 52
From interest on loans, deposits and investments.....	775,716 31
From rents from banking house.....	1,687 00
From mortgages.....	719,050 00
From redemption of stocks and bonds.....	53,000 00
From stocks and bonds sold (total par value, \$1,511,400).....	1,508,829 12
From all other sources, viz.: Cash over.....	35 00
	<u>\$9,543,559 95</u>

KINGS COUNTY.

133

PAYMENTS.

To depositors, including interest paid to them.....	\$4,564,716 86	
For loans on bonds and mortgages.....	3,062,100 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$440,000).....	440,838 75	
For interest (other than interest payments to depositors).....	4,186 22	
For current expenses of the bank, viz.:		
For salaries.....	\$42,200 00	
For taxes: Banking house, \$1,230.90; surplus, \$19,054.59; on mortgages, \$11.79.....	20,297 28	
For expenses, except taxes, of banking house:		
Repairs.....	429 50	
Other.....	783 75	
For other expenses, not including expenses for other real estate nor other expenses for banking house..	9,166 10	
		72,876 63
Other payments, viz.:		
Suspense account corrected.....	\$110 00	
Account overdrawn.....	10 31	
Forged drafts charged to profit and loss.....	300 00	
		420 31
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	1,398,421 18	
		<u>\$9,543,559 95</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	33,755	
Number of accounts opened or reopened during year 1905.....	6,569	
Number of accounts closed during the year 1905.....	5,491	
Total number of deposits received during the year 1905.....	54,067	
Total number of payments to depositors during the year 1905..	39,414	
Amount deposited during the year 1905, not including interest credited for that period.....	\$5,053,887 52	
Amount withdrawn during the year 1905.....	4,564,716 86	
Amount of interest credited and paid for the year 1905, viz.:		
July 1, 1905.....	\$320,781 82	
January 1, 1906.....	335,429 13	
		656,210 95
Average amount of each account January 1, 1906.....	540 54	
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 31, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	4,830 94	
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	896	
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,254 34	
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.	8	
Total amount of such accounts.....	\$24,698 27	
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	904	
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	4	
Total earnings of the bank for the year 1905.....	\$797,698 97	

Total expenses of the bank for the year 1905.....	\$73,296 94
Interest paid to depositors for the year 1905.....	656,210 95
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>68,191 08</u>

46. WILLIAMSBURGH SAVINGS BANK, BROOKLYN.

[175 Broadway; incorporated 1851.]

J. V. MESEROLE, President.

WILLIAM F. BURNS, Cashier.

TRUSTEES.

J. V. MESEROLE
 PETER WYCKOFF,
 C. H. TIEBOUT,
 JOHN V. JEWELL,
 JAS. F. BENDERNAGEL,

EZRA B. TUTTLE,
 B. G. LATIMER,
 SAMUEL M. MEEKER,
 JAMES H. POST,
 THOMAS LAMB,
 ALFRED ROMER.

ABRAM COOKE,
 ANDREW D. BAIRD,
 JAMES R. HOWE,
 HENRY U. PALMER,
 ED. T. HORWILL,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$19,332,680 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$2,500,000 00	\$2,500,000 00	\$3,281,250 00
State of Massachusetts.....	429,000 00	429,000 00	450,151 00
State of Tennessee.....	750,000 00	717,750 00	731,250 00
Cities in other States...	7,307,200 00	7,307,200 00	7,644,547 40
Cities in this State....	16,404,882 39	16,396,435 89	17,827,531 52
Counties in this State...	25,000 00	25,000 00	26,250 00
Towns in this State....	20,500 00	20,500 00	21,249 00
Railroad mortgage bds.	3,590,000 00	3,590,000 00	4,028,405 40
	<u>\$31,026,582 39</u>	<u>\$30,985,885 89</u>	<u>\$34,010,634 32</u>
Banking house and lot, cost, \$689,000; book value, \$250,000; estimated present value.....			250,000 00
Cash on deposit in banks or trust companies.....			2,124,026 71
Cash on hand.....			520,024 95
Total of collectible interest.....			565,276 08
Amount of all other assets, viz.: Insurance due on mortgaged property.....			523 21
			<u>\$56,803,165 25</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$47,548,592 40
Interest credited or to be credited for the six months ending with December 31, 1905.....	771,392 24
	<u>\$48,319,984 64</u>
Surplus on market value.....	8,483,180 61
Surplus on par value, \$5,499,128.68.	<u>\$56,803,165 25</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$1,876,532 20
From depositors, not including interest credited.....	13,905,412 52
From interest on loans, deposits and investments.....	2,352,795 26
From rents from other real estate.....	406 25
From mortgages.....	2,195,525 00
From redemption of stocks and bonds.....	987,950 00
From real estate sold.....	3,250 00
From all other sources, viz.:	
Insurance on mortgaged property.....	\$1,042 32
Cash over.....	55 01
	<u>1,097 33</u>
	<u>\$21,322,968 56</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$13,718,447 85
For loans on bonds and mortgages.....	3,884,975 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$788,000).....	846,263 16
For interest (other than interest payments to depositors).....	7,020 39
For current expenses of the bank, viz.:	
For salaries.....	\$73,999 34
For taxes: Banking house, \$4,872.04; surplus, \$52,333.25; on mortgages, \$1,455.88.....	58,661 17
For expenses, except taxes, of banking house:	
Repairs.....	1,151 06
Insurance.....	915 00
For expenses of other real estate, viz.: Repairs.....	20 00
For other expenses, not including expenses for other real estate nor other expenses for banking house..	17,180 01
	<u>151,926 58</u>
Other payments, viz.:	
Insurance on mortgaged property.....	\$951 06
Attorneys' fees.....	114 58
Shortage in cash for six months.....	114 43
Banking house annex.....	69,102 95
	<u>70,283 92</u>
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	2,644,051 66
	<u>\$21,322,968 56</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	97,058
Number of accounts opened or reopened during year 1905.....	14,286
Number of accounts closed during the year 1905.....	12,751
Total number of deposits received during the year 1905.....	126,105
Total number of payments to depositors during the year 1905.....	96,665
Amount deposited during the year 1905, not including interest credited for that period.....	\$13,905,412 52
Amount withdrawn during the year 1905.....	13,718,447 85
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$750,058 46
January 1, 1906.....	771,392 24
	<u>1,521,450 70</u>
Average amount of each account January 1, 1906.....	497 84 $\frac{7}{16}$
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made July 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	4,177 50

Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	2
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,11
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited	
Total amount of such accounts.....	\$21,46
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	2
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	
Total earnings of the bank for the year 1905.....	\$2,341,56
Total expenses of the bank for the year 1905.....	151,92
Interest paid to depositors for the year 1905.....	1,521,45
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>668,19</u>

MADISON COUNTY.

47. THE ONEIDA SAVINGS BANK, ONEIDA.

[105 Main street; incorporated 1866.]

C. WILL CHAPPELL, President.

AMBROSE W. HILL, Treas.

TRUSTEES.

C. WILL CHAPPELL,
THEO. F. HAND, JR.,
O. W. STURDEVANT,
IRA L. SNELL,
LE GRAND COLTON,

R. B. DOWNING,
E. EMMONS COE,
HAZELIUS LOUCKS,
RHODY TOHER,

EUGENE E. COON,
HENRY S. KLOCK,
WM. E. DOUGLASS,
WM. M. BAKER,
CHAS. E. STEVENS.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$649,95
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Massachusetts.....	\$20,000 00	\$20,600 00	\$19,700 00
State of Tennessee.....	50,000 00	46,531 25	48,250 00
State of Colorado.....	12,058 82	12,310 88	12,440 00
State of Louisiana.....	40,000 00	43,071 68	41,600 00
State of Alabama.....	42,000 00	42,576 50	42,000 00
Cities in other States.....	116,000 00	120,434 25	118,175 00
Cities in this State.....	289,824 45	298,871 15	293,694 45
Counties in this State.....	15,000 00	15,204 00	15,000 00
Towns in this State.....	80,600 00	82,424 30	81,518 00
Villages in this State.....	125,800 00	128,648 55	126,990 00
School districts in this State.....	126,200 00	131,123 11	126,910 00
Railroad mortgage bds.....	487,500 00	527,012 50	503,548 00
	<u>\$1,405,883 27</u>	<u>\$1,468,808 17</u>	<u>\$1,429,825 45</u>
			<u>1,429,82</u>

MADISON COUNTY.

137

Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....	\$3,000 00
Banking house and lot, cost, \$34,933.83; book value, \$18,000; estimated present value.....	18,000 00
Other real estate, cost, \$26,729.02; book value, \$22,940; estimated present value.....	22,940 00
Cash on deposit in banks or trust companies.....	112,339 20
Cash on hand.....	8,615 15
Total of collectible interest.....	37,604 05
Amount of all other assets, viz.:	
Real estate contracts.....	\$15,834 00
Interest on contracts.....	472 93
Insurance advanced.....	74 85
	<u>16,381 78</u>
	<u>\$2,298,660 63</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$2,108,912 56
Interest credited or to be credited for the six months ending with December 31, 1905.....	33,828 48
	<u>\$2,142,741 04</u>
Other liabilities, viz.:	
Suspense account.....	\$5,967 72
Interest received but not due.....	3,319 33
	<u>9,287 05</u>
Surplus on market value.....	146,632 54
Surplus on par value, \$122,690.36.....	
	<u>\$2,298,660 63</u>

CASH TRANSACTIONS DURING THE YEAR 1905

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$197,551 95
From depositors, not including interest credited.....	802,584 39
From interest on loans, deposits and investments.....	84,851 57
From rents from banking house.....	773 26
From rents from other real estate.....	2,983 50
From mortgages.....	56,205 00
From redemption of stocks and bonds.....	146,511 17
From loans paid.....	450 00
From real estate sold.....	3,800 00
From all other sources, viz.:	
Contracts.....	\$3,653 00
Advanced insurance.....	100 31
Exchange.....	22 11
Suspense account.....	80,650 22
Profit and loss.....	1,458 42
	<u>85,884 06</u>
	<u>\$1,381,594 90</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$643,231 56
For loans on bonds and mortgages.....	177,425 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$331,891).....	344,916 10
For interest (other than interest payments to depositors).....	3,220 27

For current expenses of the bank, viz.:

For salaries.....	\$4,000 00	
For taxes: Banking house, \$381.40; surplus, \$933.75; on mortgages, \$78.47.....	1,443 62	
For expenses, except taxes, of banking house:		
Repairs.....	141 72	
Insurance.....	114 05	
For expenses of other real estate, viz.:		
Repairs.....	443 04	
Taxes.....	670 70	
Other.....	1,111 27	
For other expenses not including expenses for other real estate nor other expenses for banking house..	1,386 61	
		\$9,311 01

Other payments, viz.:

Advanced insurance.....	\$92 44	
Exchange.....	48 04	
Suspense account.....	80,196 13	
Profit and loss.....	2,200 00	
		82,536 61

Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	120,954 35	
		\$1,381,594 90

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	6,073	
Number of accounts opened or reopened during year 1905.....	1,276	
Number of accounts closed during the year 1905.....	1,140	
Total number of deposits received during the year 1905.....	10,157	
Total number of payments to depositors during the year 1905...	7,248	
Amount deposited during the year 1905, not including interest credited for that period.....	\$802,584 39	
Amount withdrawn during the year 1905.....	643,231 56	
Amount of interest credited and paid for the year 1905, viz.:		
July 1, 1905.....	\$32,443 94	
January 1, 1906.....	33,828 48	
Credited at other periods.....	109 06	
		66,381 48
Average amount of each account January 1, 1906.....	347 26	
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made July 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,722 10	
Number of accounts which exceeded \$3,000, including actual de- posits and interest credited, at the last trial balance of deposi- tors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	39	
Number of accounts which exceeded \$3,000, excluding interest credited at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	3	
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	42	
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	1	
Total amount of such accounts.....	\$4,370 27	
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½	
Total earnings of the bank for the year 1905.....	\$102,361 30	
Total expenses of the bank for the year 1905.....	11,559 05	
Interest paid to depositors for the year 1905.....	66,381 48	
Net earnings for the year 1905 over expenses and interest paid to depositors.....	24,420 77	

MONROE COUNTY.

48. THE EAST SIDE SAVINGS BANK OF ROCHESTER, ROCHESTER.

[233 East Main street; incorporated 1889.]

BENJAMIN E. CHASE, President.

BURTON H. DAVY, Secretary.

TRUSTEES.

E. DARROW,
E. S. HAYWARD,
W. HENRY MATHEWS,
A. B. LAMBERTON,
WM. BAUSCH,

JOHN M. DAVY,
C. C. DAVY,
WM. R. PETERS,
JOHN B. HAMILTON,
FRANK A. BROWNELL.

J. B. MOSELEY,
BENJAMIN E. CHASE,
GEORGE B. WATKINS,
AUSTIN C. JACKSON,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$3,525,677 00
Stock and bond investments, viz.:

Stocks and bonds.	Par value.	Actual cost.	Estimated market value.
United States.....	\$350,000 00	\$415,805 00	\$456,250 00
District of Columbia ..	100,000 00	81,171 25	118,000 00
State of Massachusetts.	150,000 00	158,259 60	158,250 00
State of Tennessee.....	200,000 00	187,375 00	193,000 00
State of S. Dakota.....	50,000 00	51,047 50	50,500 00
State of Wyoming.....	15,000 00	18,937 50	16,200 00
Cities in this State.....	150,000 00	151,687 50	150,000 00
Towns in this State....	22,000 00	20,000 00	22,440 00
Villages in this State...	12,500 00	14,282 50	12,955 00
Railroad mortgage bds.	200,000 00	223 812 50	194,000 00
	<u>\$1,249,500 00</u>	<u>\$1,322,378 35</u>	<u>\$1,371,595 00</u>
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....			\$1,371,595 00
Banking house and lot, cost, \$120,350.81; book value, \$120,000; estimated present value.....			450 00
Other real estate, cost, \$42,564.39; book value, \$42,564.39; estimated present value.....			110,000 00
Cash on deposit in banks or trust companies.....			37,564 39
Cash on hand.....			883,905 73
Total of collectible interest.....			10,779 34
Amount of all other assets, viz.:			53,250 27
Accrued rents, bank building and annex.....		\$537 33	
Accrued rents, other real estate.....		75 00	
Taxes and insurance advanced.....		77 62	
Land contracts.....		5,068 70	
			<u>5,748 65</u>
			<u>\$5,998,970 38</u>

LIABILITIES.

Amount due depositors, viz.: Principal..... \$5,702,872 19
Other liabilities, viz.: Interest accrued on deposits to January 1, 1906..... 15,995 88
Surplus on market value..... 280,102 31
Surplus on par value, \$158,007.31.....
\$5,998,970 38

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$721,539 16
From depositors, not including interest credited.....	2,592,855 14
From interest on loans, deposits and investments.....	226,862 60
From rents from banking house.....	6,753 21
From rents from other real estate.....	985 50
From mortgages.....	284,326 00
From redemption of stocks and bonds.....	3,000 00
From loans paid.....	50 00
From real estate sold.....	12,100 00
From all other sources, viz.:	
Exchange.....	\$50 91
Insurance advanced.....	73 84
Payments on land contracts.....	130 00
Taxes advanced.....	56 27
Insurance rebated.....	15 75
	<u>326 87</u>
	<u><u>\$3,848,798 48</u></u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,877,212 59
For loans on bonds and mortgages.....	712,200 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$300,000).....	309,947 10
For interest (other than interest payments to depositors).....	2,752 70
For current expenses of the bank, viz.:	
For salaries.....	\$14,082 06
For taxes: Banking house, \$2,627.12; surplus, \$1,446.74; on mortgages, \$716.64.....	4,790 50
For expenses, except taxes, of banking house:	
Repairs.....	959 13
Insurance.....	657 20
Other.....	5,439 54
For expenses of other real estate, viz.:	
Repairs.....	158 11
Insurance.....	72 10
Taxes.....	999 05
Other.....	228 85
For other expenses, not including expenses for other real estate nor other expenses for banking house..	7,525 67
	<u>34,912 21</u>
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	16,937 98
Other payments, viz.: Insurance and taxes advanced.....	150 83
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	894,685 07
	<u><u>\$3,848,798 48</u></u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	20,666
Number of accounts opened or reopened during year 1905.....	7,955
Number of accounts closed during the year 1905.....	3,726
Total number of deposits received during the year 1905.....	51,006
Total number of payments to depositors during the year 1905..	27,058
Amount deposited during the year 1905, not including interest credited for that period.....	\$2,592,855 14
Amount withdrawn during the year 1905.....	1,877,212 59
Amount of interest credited and paid for the year 1905.. viz.:	
June 1, 1905.....	\$88,521 65
December 1, 1905.....	96,058 18
Credited at other periods.....	2,163 18
	<u>186,743 01</u>

MONROE COUNTY.

141

Average amount of each account January 1, 1906.....	\$275 95
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,472 50
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	42
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$4,360 07
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited	1
Total amount of such accounts.....	\$4,360 07
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	43
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	1
Total amount of such accounts.....	\$4,360 07
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½ and 4
Total earnings of the bank for the year 1905.....	\$240,431 59
Total expenses of the bank for the year 1905.....	34,912 21
Interest paid to depositors for the year 1905.....	186,743 01
Net earnings for the year 1905 over expenses and interest paid to depositors.....	18,776 37

49. MECHANICS' SAVINGS BANK OF ROCHESTER, ROCHESTER.

[18 Exchange street; incorporated 1867.]

CHARLES M. EVEREST, President.

S. G. HOLISTER, Secretary.

TRUSTEES.

CHARLES M. EVEREST,
JEROME KEYES,
LOUIS J. ERNST,
W. J. CURTIS,
WM. E. SLOAN,

J. J. BAUSCH,
GEORGE WELDON,
S. G. HOLISTER,
WM. KARLE,

W. R. SEWARD,
A. P. LITTLE,
JAS. H. BOUCHER,
WM. B. HALE,
C. C. BEAHAN.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$2,226,110 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Louisiana.....	\$100,000 00	\$103,550 00	\$105,500 00
State of Tennessee.....	75,000 00	67,693 75	72,187 50
State of No. Carolina...	25,000 00	26,000 00	26,250 00
Cities in other States...	149,000 00	156,320 00	153,661 25
Cities in this State.....	340,000 00	343,456 25	334,050 00
Villages in this State...	82,000 00	89,733 50	89,820 00
Railroad mortgage bds.	309,000 00	321,589 90	302,985 00

<u>\$1,080,000 00</u>	<u>\$1,108,343 40</u>	<u>\$1,087,453 75</u>
-----------------------	-----------------------	-----------------------

1,087,453 75

Banking house and lot, cost, \$65,129.12; book value, \$63,000; estimated present value.....	\$63,000 00
Other real estate, cost, \$21,918.61; book value, \$21,918.61; estimated present value.....	21,918 61
Cash on deposit in banks or trust companies.....	318,975 14
Cash on hand.....	18,650 24
Total of collectible interest.....	25,667 08
Amount of all other assets, viz.:	
Taxes advanced.....	\$6,600 49
Rents accrued.....	129 17
	<u>6,729 66</u>
	<u>\$3,768,504 48</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$3,449,446 81
Interest credited or to be credited for the six months ending with December 31, 1905.....	64,758 03
	<u>\$3,514,204 84</u>
Other liabilities, viz.: Interest accrued on deposits to January 1, 1906.....	10,793 00
Surplus on market value.....	243,506 64
Surplus on par value, \$236,052.89.....	
	<u>\$3,768,504 48</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$265,257 99
From depositors, not including interest credited.....	892,950 60
From interest on loans, deposits and investments.....	156,966 98
From rents from banking house.....	937 42
From rents from other real estate.....	166 03
From mortgages.....	186,465 00
From stocks and bonds sold (total par value, \$50,000).....	48,000 00
From real estate sold.....	4,320 00
From all other sources, viz.:	
Taxes advanced.....	\$4,122 69
Received on account of mortgage, charged to profit and loss.....	50 00
	<u>4,172 69</u>
	<u>\$1,559,236 71</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$881,010 13
For loans on bonds and mortgages.....	259,800 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$50,000).....	51,437 50
For current expenses of the bank, viz.:	
For salaries.....	\$9,968 87
For taxes: Banking house, \$1,432.43; surplus, \$2,151.43; on mortgages, \$132.97.....	3,716 83
For expenses, except taxes, of banking house:	
Repairs.....	889 21
Insurance.....	321 50
For expenses of other real estate, viz.:	
Insurance.....	9 20
Taxes.....	307 56
For other expenses, not including expenses for other real estate nor other expenses for banking house..	3,454 53
	<u>18,667 70</u>
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	2,709 60

Other payments, viz.:

Taxes advanced.....	\$7,566 40	
Mortgage charged to profit and loss.....	300 00	
Cash short.....	20 00	
Cash over and credited to profit and loss, error; after- ward found and charged to profit and loss.....	100 00	
		\$7,986 40
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		337,625 38
		<u>\$1,559,236 71</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	7,195
Number of accounts opened or reopened during year 1905.....	1,001
Number of accounts closed during the year 1905.....	904
Total number of deposits received during the year 1905.....	8,457
Total number of payments to depositors during the year 1905...	7,726
Amount deposited during the year 1905, not including interest credited for that period.....	\$892,950 60
Amount withdrawn during the year 1905.....	881,010 13
Amount of interest credited and paid for the year 1905, viz.:	
June 1, 1905.....	\$63,136 72
December 1, 1905.....	64,425 34
Credited at other periods.....	1,040 72
	<u>128,602 78</u>
Average amount of each account January 1, 1906.....	488 42
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made November 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	6,872 29
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of de- positors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	33
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	2
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$10,000 00
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited	12
Total amount of such accounts.....	\$55,207 11
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	45
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	12
Total amount of such accounts.....	\$55,207 11
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½ and 4
Total earnings of the bank for the year 1905.....	\$158,405 23
Total expenses of the bank for the year 1905.....	18,667 70
Interest paid to depositors for the year 1905.....	128,602 78
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>11,134 75</u>

50. THE MONROE COUNTY SAVINGS BANK, ROCHESTER.

[35 State street; incorporated 1850.]

JAMES E. BOOTH, President.

DAVID HOYT, Secretary and Treasurer.

TRUSTEES.

GEORGE ELLWANGER,
THOS. J. DEVINE,
ALEX. M. LINDSAY,
P. V. CRITTENDEN,
MARVIN A. CULVER,
WM. CARSON,

HENRY A. STRONG,
JAMES E. BOOTH,
EDWARD W. PECK,
EUGENE T. CURTIS,
JOSEPH MICHAELS,

CYRUS F. PAINE,
WM. B. LEE,
RUFUS K. DRYER,
EDWARD BAUSCH,
ELIAS S. ETTENHEIMER,
WM. HAMILTON.

FINANCIAL.**RESOURCES.**

Bonds and mortgages..... \$8,977,045 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
United States.....	\$250,000 00	\$329,000 00	\$327 625 00	
State of Massachusetts.....	350,000 00	375,150 68	367,000 00	
State of Tennessee.....	150,000 00	135,799 32	142,500 00	
Cities in other States.....	2,080,500 00	2,250,056 04	2,184,965 00	
Cities in this State.....	1,117,000 00	1,207,491 40	1,214,040 00	
Counties in this State.....	270,000 00	275,365 78	271,500 00	
Villages in this State.....	42,800 00	44,235 96	44,418 00	
Railroad mortgage bds.....	2,622,000 00	3,004,636 37	2,780,725 00	
	<u>\$6,891,400 00</u>	<u>\$7,621,735 55</u>	<u>\$7,332,773 00</u>	7,332,773 00
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....				250 00
Banking house and lot, cost, \$100,000; book value, \$100,000; estimated present value.....				100,000 00
Other real estate, cost, \$156,020.56; book value, \$156,020.56; estimated present value.....				120 000 00
Cash on deposit in banks or trust companies.....				892,322 03
Cash on hand.....				222,476 50
Total of collectible interest.....				266,364 87
Amount of all other assets, viz.:				
Land contracts.....			\$20,450 00	
Taxes advanced.....			361 49	
				<u>20,811 49</u>
				<u>\$17,932,042 89</u>

LIABILITIES.

Amount due depositors, viz.: Principal.....		\$16,181,072 38
Other liabilities, viz.:		
Interest accrued on deposits to January 1, 1906.....	\$48,500 00	
Expenses incurred, but unpaid.....	78,629 19	
		<u>127,129 19</u>
Surplus on market value.....		1,623,841 32
Surplus on par value, \$1,182,468.32.....		
		<u>\$17,932,042 89</u>

CASH TRANSACTIONS DURING THE YEAR 1905.**RECEIPTS.**

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$973,285 06
From depositors, not including interest credited.....	4,239,401 13
From interest on loans, deposits and investments.....	686,129 76

MONROE COUNTY.

145

From rents from banking house.....	\$199 92
From rents from other real estate.....	9,951 03
From mortgages.....	587,013 00
From redemption of stocks and bonds.....	175,100 00
From stocks and bonds sold (total par value, \$250,000).....	335,600 00
From real estate sold.....	86,989 70
From all other sources, viz.:	
Taxes advanced.....	\$1,026 20
Insurance advanced.....	269 50
Land contracts.....	15,600 00
Profit on real estate sold.....	15,799 77
Cash over.....	34 49
Mortgages credited paid.....	22,569 06
	55,299 02
	\$7,148,968 62

PAYMENTS.

To depositors, including interest paid to them.....	\$4,182,990 73
For loans on bonds and mortgages.....	1,469,950 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$245,000).....	245,000 00
For current expenses of the bank, viz.:	
For salaries.....	\$33,044 86
For taxes: Banking house, \$3,597.97; surplus, \$10,-094.63; on mortgages, \$1,374.74.....	15,067 34
For expenses, except taxes, of banking house:	
Repairs.....	363 34
Insurance.....	167 55
For expenses of other real estate, viz.:	
Repairs.....	8,061 07
Insurance.....	107 63
Taxes.....	5,488 31
For other expenses, not including expenses for other real estate nor other expenses for banking house..	13,114 81
	75,414 91
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	18,906 02
Other payments, viz.:	
Taxes and insurance advanced.....	\$1,139 32
Loss on real estate sold.....	11,397 41
Short cash.....	40 34
Mortgages credited paid.....	24,831 36
Land contract.....	4,500 00
	41,908 43
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	1,114,798 53
	\$7,148,968 62

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	36,422
Number of accounts opened or reopened during the year 1905....	6,511
Number of accounts closed during the year 1905.....	5,204
Total number of deposits received during the year 1905.....	43,365
Total number of payments to depositors during the year 1905....	36,460
Amount deposited during the year 1905, not including interest credited for that period.....	\$4,239,401 13
Amount withdrawn during the year 1905.....	4,182,990 73
Amount of interest credited and paid for the year 1905, viz.:	
June 1, 1905.....	\$283,876 85
December 1, 1905.....	288,810 14
Credited at other periods.....	8,717 93
	581,404 92

Average amount of each account January 1, 1906.....	\$444 00
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made November 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,660 51
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	138
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$6,765 04
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited	28
Total amount of such accounts.....	\$135,438 00
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	166
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	28
Total amount of such accounts.....	\$135,438 00
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½ and 4
Total earnings of the bank for the year 1905.....	\$718,707 66
Total expenses of the bank for the year 1905.....	75,414 91
Interest paid to depositors for the year 1905.....	581,404 92
Net earnings for the year 1905 over expenses and interest paid to depositors.....	61,887 83

51. ROCHESTER SAVINGS BANK, ROCHESTER.

[47 West Main street; incorporated 1831.]

HOBART F. ATKINSON, President.

T. H. HUSBAND, Secretary.

TRUSTEES.

EDWARD HARRIS,
JOSIAH ANSTICE,
GRANGER A. HOLLISTER,
GEORGE EASTMAN,
HIRAM W. SIBLEY,

ERICKSON PERKINS,
RUFUS A. SIBLEY,
HAROLD P. BREWSTER,
JAMES S. WATSON,
WILLIAM S. MORSE,

HOBART F. ATKINSON,
THOMAS W. FINUCANE,
HALBERT S. GREENLEAF,
JAMES G. CUTLER,
ALBERT H. HARRIS.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$9,382,558 74
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Alabama.....	\$100,000 00	\$102,160 00	\$100,625 00
State of Indiana.....	100,000 00	102,900 00	100,750 00
State of Massachusetts.....	150,000 00	163,312 50	157,125 00
State of Tennessee.....	300,000 00	274,875 00	289,500 00
Cities in other States...	1,551,000 00	1,653,964 59	1,610,122 50
Cities in this State....	3,090,000 00	3,348,449 92	3,162,100 00
Counties in this State..	583,000 00	610,299 99	596,355 00
Towns in this State....	20,000 00	20,166 67	20,000 00
Villages in this State...	46,000 00	47,724 50	46,580 00
School districts in this State.....	54,500 00	55,048 10	54,500 00
Railroad mortgage bds.	4,537,000 00	4,885,887 50	4,551,670 00
	<u>\$10,531,500 00</u>	<u>\$11,264,788 77</u>	<u>\$10,689,327 50</u>

10,689,327 50

MONROE COUNTY.

147

Banking house and lot, cost, \$391,296.62; book value, \$200,000; estimated present value.....	\$200,000 00
Other real estate, cost, \$85,386.77; book value, \$66,045.00; estimated present value.....	66,045 00
Cash on deposit in banks or trust companies.....	1,023,394 92
Cash on hand.....	250,309 47
Total of collectible interest.....	211,392 25
Amount of all other assets, viz.:	
Land contracts.....	\$101,106 90
Taxes and insurance advanced.....	3,810 99
	<u>104,917 89</u>
	<u>\$21,927,945 77</u>

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$19,954,559 78
Other liabilities, viz.:	
Interest accrued on deposits to January 1, 1906.....	\$56,751 40
Expenses incurred but unpaid.....	26,456 73
	<u>83,208 13</u>
Surplus on market value.....	1,890,177 86
Surplus on par value, \$1,732,350.36.	<u>\$21,927,945 77</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$1,173,078 40
From depositors, not including interest credited.....	4,921,347 73
From interest on loans, deposits and investments.....	848,159 98
From rents from banking house.....	6,791 00
From rents from other real estate.....	6,627 03
From mortgages.....	782,493 03
From redemption of stocks and bonds.....	301,500 00
From stocks and bonds sold (total par value, \$500,000).....	671,625 00
From land contracts.....	17,683 37
From real estate sold.....	120,812 73
From all other sources, viz.:	
Insurance and taxes on mortgaged property.....	\$8,235 06
Sale of branch banks.....	753 70
Sale of old heater.....	5 00
Settlement of deficiency judgment.....	25 00
Mortgages credited not paid.....	51,970 74
Sundry profit and loss.....	98 76
	<u>61,088 26</u>
	<u>\$8,911,206 53</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$5,324,851 00
For loans on bonds and mortgages.....	1,078,195 35
For land contracts.....	19,430 81
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,057,500).....	1,067,177 79
For interest (other than interest payments to depositors).....	2,888 26
For current expenses of the bank, viz.:	
For salaries.....	\$33,843 07
For taxes: Banking house, \$5,446.85; surplus, \$11,260.00; on mortgages, \$80.30.....	16,797 15
For expenses, except taxes, of banking house:	
Repairs.....	4,686 36
Insurance.....	577 75
Other.....	6,310 57

For expenses of other real estate, viz.:		
Repairs.....	\$3,650 87	
Insurance.....	445 07	
Taxes.....	2,481 64	
Other.....	161 91	
For other expenses, not including expenses for other real estate nor other expenses for banking house..	11,860 69	
		\$80,815 08
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....		11,494 80
Other payments, viz.:		
Insurance and taxes, mortgaged property.....	\$8,840 13	
Purchase of branch banks.....	480 39	
Mortgages credited, since paid.....	43,187 70	
Sundry profit and loss.....	140 83	
		52,649 05
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		1,273,704 39
		<u>\$8,911,206 53</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	45,631
Number of accounts opened or reopened during year 1905.....	8,456
Number of accounts closed during the year 1905.....	7,688
Total number of deposits received during the year 1905.....	71,722
Total number of payments to depositors during the year 1905...	47,618
Amount deposited during the year 1905, not including interest credited for that period.....	\$4,921,347 73
Amount withdrawn during the year 1905.....	5,324,851 00
Amount of interest credited and paid for the year 1905, viz.:	
June 1, 1905.....	\$328,036 00
December 1, 1905.....	328,759 11
Credited at other periods.....	10,290 33
	667,085 44
Average amount of each account January 1, 1906.....	437 30
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made November 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate....	
	\$4,571 00
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	
	293
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate (since drawn upon).....	
	1
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	
	\$54,120 00
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited	
	32
Total amount of such accounts.....	\$202,737 00
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	
	325
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	
	32
Total amount of such accounts.....	\$202,737 00

Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$867,502 75
Total expenses of the bank for the year 1905.....	80,815 08
Interest paid to depositors for the year 1905.....	667,085 44
Net earnings for the year 1905 over expenses and interest paid to depositors.....	119,602 23

MONTGOMERY COUNTY.

52. AMSTERDAM SAVINGS BANK, AMSTERDAM.

[25 Market street; incorporated 1886.]

S. H. FRENCH, President.

CHARLES E. FRENCH, Treasurer.

TRUSTEES.

S. H. FRENCH,	SEELY CONOVER,	CHARLES E. FRENCH,
L. L. DEAN,	W. B. DUNLAP,	WM. I. KLINE,
BERNARD MACHOLD,	JOHN KAVANAGH,	N. B. SMITH,
GEO. I. HERRICK,	JAMES T. LUGDEN,	JOHN K. STEWART,
THOMAS MURPHY,	C. VAN BUREN,	T. B. VAN DOWEN,
THOMAS MANSFIELD,	SAMUEL WALLIN,	D. S. DUNLAP.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$1,368,668 50
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Massachusetts.....	\$60,000 00	\$66,475 00	\$63,300 00
State of Louisiana.....	35,000 00	36,865 00	36,400 00
State of Tennessee.....	62,000 00	59,591 25	59,520 00
State of North Dakota.....	30,000 00	33,469 00	31,950 00
State of Ohio.....	10,000 00	11,040 00	10,100 00
State of Utah.....	25,000 00	25,125 00	25,000 00
State of Wyoming.....	3,000 00	4,005 00	3,960 00
State of Alabama.....	7,000 00	7,095 90	7,000 00
Cities in other States.....	110,000 00	117,178 20	113,140 00
Cities in this State.....	445,506 04	455,369 04	452,501 04
Counties in this State.....	105,868 71	108,370 71	107,928 71
Towns in this State.....	107,217 25	108,394 30	108,214 25
Villages in this State.....	479,380 77	492,404 98	488,106 31
School districts in this State.....	18,930 00	19,359 60	19,134 30
Railroad mortgage bds.....	568,500 00	670,331 26	626,830 00
	\$2,067,402 77	\$2,215,074 24	\$2,153,084 61

2,153,084 61

Other real estate, cost, \$10,800; book value, \$6,000; estimated present value.....	6,000 00
Cash on deposit in banks or trust companies.....	196,469 20
Cash on hand.....	8,918 93
Total of collectible interest.....	50,828 78
Amount of all other assets, viz.:	

Land contracts.....	\$700 00
Taxes advanced.....	339 76
Accrued rent due.....	41 66

1,081 42

\$3,785,051 44

REPORT ON SAVINGS BANKS.

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$3,575,013 63	
Interest credited or to be credited for the six months ending with December 31, 1905.....	56,293 21	
		<u>\$3,631,306 84</u>
Surplus on market value.....		153,744 60
Surplus on par value, \$68,062.76.....		<u>\$3,785,051 44</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....		\$171,534 44
From depositors, not including interest credited.....		1,495,921 63
From interest on loans, deposits and investments.....		144,205 64
From rents from other real estate.....		499 94
From mortgages.....		87,400 00
From redemption of stocks and bonds.....		130,586 79
From all other sources, viz.:		
Taxes advanced.....	\$80 02	
Land contract.....	100 00	
		<u>180 02</u>
		<u>\$2,030,328 46</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,118,329 93
For loans on bonds and mortgages.....	395,675 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$288,376.88).....	300,351 58
For interest (other than interest payments to depositors).....	2,047 36
For current expenses of the bank, viz.:	
For salaries.....	\$5,536 07
For taxes: Surplus, \$474.72; on mortgages, \$202.78.....	677 50
For rent of banking rooms.....	600 00
For expenses of other real estate, viz.:	
Insurance.....	78 85
Taxes.....	178 65
For other expenses, not including expenses for other real estate nor other expenses for banking house..	1,465 18
	<u>8,536 25</u>
Other payments, viz.: Error stock and bond account.....	21
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	205,388 13
	<u>\$2,030,328 46</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	10,221
Number of accounts opened or reopened during year 1905.....	2,375
Number of accounts closed during the year 1905.....	1,583
Total number of deposits received during the year 1905.....	23,934
Total number of payments to depositors during the year 1905...	11,733
Amount deposited during the year 1905, not including interest credited for that period.....	\$1,495,921 63
Amount withdrawn during the year 1905.....	1,118,329 93
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$52,849 65
January 1, 1906.....	56,293 21
	<u>109,142 86</u>

NASSAU COUNTY.

151

Average amount of each account January 1, 1906.....	\$355 27
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 10, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate..	3,412 78
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	28
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,052 50
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited	2
Total amount of such accounts.....	\$6,094 37
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	30
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$148,749 09
Total expenses of the bank for the year 1905.....	8,536 25
Interest paid to depositors for the year 1905.....	109,142 86
Net earnings for the year 1905 over expenses and interest paid to depositors.....	31,069 98

NASSAU COUNTY.

53. THE ROSLYN SAVINGS BANK OF ROSLYN, ROSLYN.

[Incorporated 1875.]

BENJAMIN D. HICKS, President.

F. E. WILLITS, Treasurer.

TRUSTEES.

BENJ. D. HICKS,
S. L. HEULETT
W. BURLING COCKS,
A. H. BARTER,
DAN'L J. HEGEMAN,
R. H. ROBBINS,
EDWIN C. WILLETS,
JOHN C. BAKER,

T. W. ALBERTSON,
H. M. W. EASTMAN,
JOTHAM POST,
EDWARD L. FROST,
J. CLIFTON MONTFORT,
RICHARD DOWNING,
WM. POST,
WM. WITTE,
RICH. U. CLARK.

STEPHEN T. RUSHMORE,
FRED'K C. HICKS,
THOMAS MOTT,
JAS. H. BOGART,
EDWARD WILLETS,
SAMUEL J. UNDERHILL,
GEO. P. TITUS,
F. E. WILLITS,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$618,450 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Louisiana.....	\$5,000 00	\$5,150 00	\$5,175 00	
State of Tennessee.....	8,000 00	7,720 00	7,600 00	
Cities in other States...	30,000 00	30,700 00	30,000 00	
Cities in this State.....	74,000 00	80,728 25	77,703 36	
Towns in this State....	24,000 00	25,680 90	25,530 48	
Villages in this State...	10,500 00	11,092 50	11,145 00	
School districts in this State.....	47,700 00	48,567 80	48,707 12	
Railroad mortgage bds.	217,000 00	241,610 00	224,732 75	
	<u>\$416,200 00</u>	<u>\$451,249 45</u>	<u>\$430,593 71</u>	\$430,593 71
Banking house and lot, cost, \$13,449.64; book value, \$13,449.64; estimated present value.....				13,449 64
Cash on deposit in banks or trust companies.....				77,599 59
Cash on hand.....				1,505 39
Total of collectible interest.....				11,858 88
				<u><u>\$1,153,457 21</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,069,575 14	
Interest credited or to be credited for the six months ending with December 31, 1905.....	19,889 15	\$1,089,464 29
Surplus on market value.....		63,992 92
Surplus on par value, \$54,300.88.		<u><u>\$1,153,457 21</u></u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$60,159 60
From depositors, not including interest credited.....	261,797 84
From interest on loans, deposits and investments.....	50,330 33
From rents from other real estate.....	116 20
From mortgages.....	49,600 00
From redemption of stocks and bonds.....	3,200 00
From all other sources, viz.:	
Cash over.....	\$7 90
Satisfaction piece.....	9 00
Excess of package in pennies.....	07
	<u>16 97</u>
	<u><u>\$425,220 94</u></u>

PAYMENTS.

To depositors, including interest paid to them.....	\$213,232 85
For loans on bonds and mortgages.....	110,500 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$10,000).....	10,080 00
For current expenses of the bank, viz.:	
For salaries.....	\$1,880 00
For taxes: Banking house, \$17.88; surplus, \$607.87; on mortgages, \$72.04.....	697 79
For expenses, except taxes, of banking house:	
Repairs.....	5 00
Other.....	9 00
For rent of banking rooms.....	150 00

NASSAU COUNTY.

153

For expenses of other real estate, viz.:		
Insurance.....	\$13 00	
Taxes.....	21 21	
For other expenses, not including expenses for other real estate nor other expenses for banking house..	459 10	
		\$3,235 10
Other payments, viz.:		
Satisfaction piece.....	\$9 00	
Exchange.....	62	
Insurance premiums paid for mortgages.....	108 75	
On account of erection of office building.....	8,949 64	
		9,068 01
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		79,104 98
		<u>\$425,220 94</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	2,341
Number of accounts opened or reopened during year 1905.....	298
Number of accounts closed during the year 1905.....	199
Total number of deposits received during the year 1905.....	2,580
Total number of payments to depositors during the year 1905....	1,368
Amount deposited during the year 1905, not including interest credited for that period.....	\$261,797 84
Amount withdrawn during the year 1905.....	213,232 85
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$18,976 78
January 1, 1906.....	19,889 15
	38,865 93
Average amount of each account January 1, 1906.....	466 88
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made January 1, 1906, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,272 63
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	10
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,734 82
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.	2
Total amounts of such accounts.....	\$6,794 82
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	11
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	4
Total earnings of the bank for the year 1905.....	\$49,787 35
Total expenses of the bank for the year 1905.....	3,235 10
Interest paid to depositors for the year 1905.....	38,863 61
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>7,688 64</u>

NEW YORK COUNTY.

54. THE AMERICAN SAVINGS BANK, NEW YORK CITY.

[501 Fifth avenue; incorporated 1882.]

EDWARD V. LOEW, President.

WM. M. HAZELTON, Treasurer.

TRUSTEES.

RUSSELL RAYMOND,
SAMUEL HALL,
JAS. A. VAN WAGONER,
MYER HILLMAN,
CLARENCE GOADBY,

EDWARD V. LOEW,
L. D. BULKLEY,
DAVID H. ROWLAND,
JOHN V. IRWIN,

CHAS. N. LEE,
VINCENT PISEK,
EDWARD ROWELL,
HENRY T. BRONSON,
GRANVILLE B. SMITH.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,037,585 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Alabama.....	\$98,000 00	\$100,459 80	\$98,650 00	
State of Tennessee.....	50,000 00	46,562 50	49,000 00	
Cities in this State.....	84,300 00	90,117 55	87,370 00	
Towns in this State.....	45,000 00	52,040 24	52,930 00	
Villages in this State...	111,000 00	115,417 50	115,750 00	
School districts in this State.....	59,500 00	65,495 10	62,547 50	
Railroad mortgage bds.	562,000 00	582,646 70	563,915 00	
	<u>\$1,009,800 00</u>	<u>\$1,052,739 39</u>	<u>\$1,030,162 50</u>	1,030,162 50
Banking house, cost, \$17,875; book value, \$17,875; estimated present value.....				17,875 00
Other real estate, cost, \$32,838.44; book value, \$32,156.57; esti- mated present value.....				32,156 57
Cash on deposit in banks or trust companies.....				224,378 65
Cash on hand.....				1,705 25
Total of collectible interest.....				32,280 99
				<u><u>\$2,376,143 96</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$2,295,616 88	
Interest credited or to be credited for the six months ending with December 31, 1906.....	35,995 34	
		\$2,331,612 22
Other liabilities, viz.: Accrued rent.....		1,500 00
Surplus on market value.....		43,031 74
Surplus on par value, \$22,669.24.		
		<u><u>\$2,376,143 96</u></u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$223,316 05
From depositors, not including interest credited.....	991,558 85
From interest on loans, deposits and investments.....	99,377 38

NEW YORK COUNTY.

155

From rents from other real estate.....	\$1,150 00
From mortgages.....	84,300 00
From redemption of stocks and bonds.....	16,500 00
From stocks and bonds sold (total par value, \$70,000).....	70,121 20
From loans paid.....	1,350 00
From real estate sold.....	29,514 44
From all other sources, viz.:	

Appraisals.....	\$177 50
Payment purchase money, other real estate.....	1,000 00
Insurance rebate.....	22 83
Profit and loss.....	3,985 56

5,185 89

\$1,522,373 81

PAYMENTS.

To depositors, including interest paid to them.....	\$881,887 24
For loans on bonds and mortgages.....	197,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$172,300).....	179,579 50
For interest (other than interest payments to depositors).....	2,060 38
For current expenses of the bank, viz.:	

For salaries.....	\$7,879 18
For taxes: Surplus, \$18.09; on mortgages, \$68.74..	86 83
For expenses, except taxes, of banking house:	
Repairs.....	6 00
Insurance.....	133 50
Other.....	80 00
For rent of banking rooms.....	6,000 00
For expenses of other real estate, viz.:	
Repairs.....	108 30
Insurance.....	37 50
Taxes.....	608 41
Other.....	425 22
For other expenses, not including expenses for other real estate nor other expenses for banking house..	1,021 20

16,386 14

Other payments, viz.:

Alterations and improvements on new banking rooms.....	\$17,875 00
Suspense account.....	1 65
Return of purchase money on other real estate.....	1,500 00

19,376 65

Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	226,083 90
--	------------

\$1,522,373 81

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	6,866
Number of accounts opened or reopened during year 1905.....	1,665
Number of accounts closed during the year 1905.....	1,165
Total number of deposits received during the year 1905.....	13,566
Total number of payments to depositors during the year 1905.....	8,306
Amount deposited during the year 1905, not including interest credited for that period.....	\$991,558 85
Amount withdrawn during the year 1905.....	881,887 24
Amount of interest credited and paid for the year 1905, viz.:	

July 1, 1905.....	\$34,609 57
January 1, 1906.....	35,995 34

70,604 91

Average amount of each account January 1, 1906.....	339 58
---	--------

The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds or by order of a court of record or of a surrogate.....	3,337 30
---	----------

Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	109
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	109
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$104,316 47
Total expenses of the bank for the year 1905.....	17,887 79
Interest paid to depositors for the year 1905.....	70,604 91
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>15,823 77</u>

55. THE BANK FOR SAVINGS IN THE CITY OF NEW YORK.

[280 Fourth avenue; incorporated 1819.]

WILLIAM W. SMITH, President.

JAMES KNOWLES, Comptroller.

TRUSTEES.

JOHN E. PARSONS,	WILLIAM J. RIKER,	ADRIAN ISELIN, JR.,
CHARLES H. TWEED,	JOHN C. BROWN,	CHARLES S. BROWN,
ROBERT BACON,	OTTO M. EIDLITZ,	WILLIAM A. HOE,
WILLIAM W. APPLETON,	WILLIAM W. SMITH,	WILLIAM SLOANE,
WILLIAM L. ANDREWS,	GEORGE S. BOWDOIN,	HERBERT L. GRIGGS,
FREDERIC W. STEVENS,	CHARLES T. BARNEY,	LEWIS B. GAWTRY,
CHARLES A. SHERMAN,	J. EDWARD SIMMONS,	WALTER TRIMBLE,
HENRY W. DE FOREST,	CHARLES A. PEABODY,	HENRY R. HOYT,
W. IRVING CLARK,	THOMAS DIMOND,	AUGUST BELMONT.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$44,157,400 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$2,500,000 00	\$2,707,417 75	\$2,862,500 00	
District of Columbia...	1,000,000 00	1,115,763 30	1,185,000 00	
Cities in other States...	4,700,000 00	5,190,860 40	5,004,490 00	
Cities in this State.....	12,793,500 00	13,673,969 95	12,964,600 00	
Railroad mortgage bds.	19,500,000 00	20,072,268 94	18,923,850 00	
	<u>\$40,493,500 00</u>	<u>\$42,760,280 34</u>	<u>\$40,940,440 00</u>	40,940,440 00
Loans on pledge of securitites, as authorized by chapter 689, Laws of 1892.....				250,000 00
Banking house and lot, cost, \$751,301.00; book value, \$400,000; estimated present value.....				400,000 00
Other real estate, cost, \$16,414.92; book value, \$16,414.92; estimated present value.....				17,000 00
Cash on deposit in banks or trust companies.....				1,828,068 94
Cash on hand.....				299,182 17
Total of collectible interest.....				878,865 66
				<u>\$88,770,956 77</u>

NEW YORK COUNTY.

157

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$80,903,433 55	
Interest credited or to be credited for the six months ending with December 31, 1906.....	1,522,064 30	
		<u>\$82,425,497 85</u>
Other liabilities, viz.: Prepaid interest on U. S. bonds.....		15,000 00
Surplus on market value.....		6,330,458 92
Surplus on par value, \$5,883,518.92.....		
		<u>\$88,770,956 77</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$3,297,313 73	
From depositors, not including interest credited.....	18,782,431 78	
From interest on loans, deposits and investments.....	3,172,974 36	
From rents from other real estate.....	581 88	
From mortgages.....	1,720,250 00	
From redemption of stocks and bonds.....	50,500 00	
From stocks and bonds sold (total par value, \$3,550,000).....	3,719,329 20	
From all other sources, viz.:		
Prepaid interest on U. S. bonds.....	\$15,000 00	
Gain at counter, cash over.....	176 60	
		<u>15,176 60</u>
		<u>\$30,758,557 45</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$13,814,110 91	
For loans on bonds and mortgages.....	8,776,000 00	
For loans on stocks and bonds and other securities.....	250,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$5,510,000).....	5,564,780 40	
For interest (other than interest payments to depositors).....	54,187 14	
For current expenses of the bank, viz.:		
For salaries.....	\$90,058 67	
For taxes: Banking house, \$8,575.45; surplus, \$51,-798.27; on mortgages, \$226.99.....	60,600 71	
For expenses, except taxes, of banking house: Repairs.....	1,845 76	
For expenses of other real estate, viz.:		
Insurance.....	31 50	
Taxes.....	232 22	
For other expenses, not including expenses for other real estate nor other expenses for banking house.....	19,306 03	
		<u>172,164 89</u>
Other payments, viz.: Paid loss at counter.....	63 00	
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	2,127,251 11	
		<u>\$30,758,557 45</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	155,975
Number of accounts opened or reopened during year 1905.....	21,707
Number of accounts closed during the year 1905.....	16,726
Total number of deposits received during the year 1905.....	169,390
Total number of payments to depositors during the year 1905.....	122,924
Amount deposited during the year 1905, not including interest credited for that period.....	\$18,782,431 78
Amount withdrawn during the year 1905.....	13,814,110 91

Amount of interest credited and paid for the year 1905, viz.:

July 1, 1905.....	\$1,447,624 00	
January 1, 1906.....	1,522,064 30	
		\$2,969,688 30
Average amount of each account January 1, 1906.....		528 45
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made April 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....		4,955 32
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....		112
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....		4
Total earnings of the bank for the year 1905.....	\$3,220,658 20	
Total expenses of the bank for the year 1905.....	172,164 89	
Interest paid to depositors for the year 1905.....	2,969,688 30	
Net earnings for the year 1905 over expenses and interest paid to depositors.....		78,805 01

56. THE BOWERY SAVINGS BANK, NEW YORK.

[128-130 Bowery; incorporated 1834.]

WM. H. S. WOOD, President.

WALTER COGGESHALL, Secretary.

TRUSTEES.

WILLIAM H. S. WOOD,
WILLIAM A. NASH,
JOHN J. SINCLAIR,
GEORGE F. BAKER,
CHARLES E. BIGELOW,
SAM'L W. FAIRCHILD,
MARK W. MACLAY,
WILLIAM B. BROKAW,
GEORGE MCNEIR,
ROBT. M. GALLAWAY,
DAVID S. TABER,
WILLIAM F. KING,
CHARLES T. COOK,
GEO. H. ROBINSON,

GEORGE JEREMIAH,
STEPHEN BAKER,
HENRY C. BERLIN,
EDWARD V. W. ROSSITER,
WM. M. SPACKMAN,
JOHN D. HICKS,
RICHARD M. HOE,
C. L. PERKINS,
ROBERT C. OGDEN,
JOEL B. ERHARDT,
CORCELLUS H. HACKETT,
AUGUST P. MONTANT,
HUGH D. AUCHINCLOSS,
JOHN W. AITKEN,
W. HULL WICKHAM.

CHARLES R. HENDERSON,
ARTHUR L. LESHER,
FRANCIS T. WHITE,
ROBERT B. WOODWARD,
SETH M. MILLIKEN,
H. B. DOMINICK,
DAVID S. COWLES,
EDWARD D. FAULKNER,
CHARLES GRIFFIN,
CHARLES H. TENNEY,
THOMAS B. KENT,
JOHN W. COCHRANE,
HOBART J. PARK,
JAMES STILLMAN,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....\$49,809,825 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Delaware.....	\$250,000 00	\$252,187 50	\$247,450 00
State of Massachusetts..	2,800,000 00	3,021,483 70	2,900,158 20
State of Rhode Island..	50,000 00	54,562 50	51,350 00
Cities in other States..	9,159,500 00	9,826,830 94	9,481,259 25
Cities in this State.....	11,694,874 43	12,318,252 55	11,932,765 33
Counties in this State..	238,000 00	275,270 80	239,880 20
Railroad mortgage bds.	22,756,000 00	25,924,652 84	24,331,936 25
	\$47,008,374 43	\$51,673,240 83	\$49,184,799 23

49,184,799 23

Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....

100,000 00

Banking house and lot, cost, \$796,080.91; book value, \$310,000; estimated present value.....

310,000 00

NEW YORK COUNTY.

159

Cash on deposit in banks or trust companies.....	\$4,742,927 81
Cash on hand.....	576,316 40
Total of collectible interest.....	1,474,365 00
	<u>\$106,198,233 44</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$95,626,962 41
Interest credited or to be credited for the six months ending with December 31, 1906.....	1,571,998 07
	<u>\$97,198,960 48</u>
Surplus on market value.....	8,999,272 96
Surplus on par value, \$6,822,848.16.	<u>\$106,198,233 44</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$5,098,191 81
From depositors, not including interest credited.....	24,976,922 62
From interest on loans, deposits and investments.....	3,865,465 82
From mortgages.....	4,596,178 00
From redemption of stocks and bonds.....	378,000 00
From stocks and bonds sold (total par value, \$5,632,245).....	5,869,045 60
From loans paid.....	300,000 00
From all other sources, viz.:	
Satisfaction of mortgages.....	\$421 17
Sale of brass tubing.....	64 50
Individual depositors' interest corrections.....	1,281 52
Amount of interest on mortgage purchased refunded.....	2 99
	<u>1,770 18</u>
	<u>\$45,085,574 03</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$20,126,548 50
For loans on bonds and mortgages.....	11,877,900 00
For loans on stocks and bonds and other securities.....	400 000 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$6,395,674.43).....	7,047,371 86
For interest (other than interest payments to depositors).....	60,038 71
For current expenses of the bank, viz.:	
For salaries.....	\$99,263 17
For taxes: Banking house, \$5,001.51; surplus, \$66,- 357.24; on mortgages, \$1,201.46.....	72,560 21
For expenses, except taxes, of banking house:	
Repairs.....	3,458 91
Other.....	4,725 00
For other expenses, not including expenses for other real estate nor other expenses for banking house..	43,711 44
	<u>223,718 73</u>
Other payments, viz.:	
Claim allowed depositor.....	\$53 00
Legal expenses and payment of depositors' claims...	14 50
Teller's cash shortage.....	103 00
Discount on sale of N. Y. city bonds.....	29,300 00
Individual depositors credited, interest corrections.....	1,047 70
Individual depositors charges, interest corrections.....	233 82
	<u>30,752 02</u>
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	5,319,244 21
	<u>\$45,085,574 03</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	151,768
Number of accounts opened or reopened during year 1905.....	30,669
Number of accounts closed during the year 1905.....	21,883
Total number of deposits received during the year 1905.....	210,028
Total number of payments to depositors during the year 1905....	130,288
Amount deposited during the year 1905, not including interest credited for that period.....	\$24,976,922 62
Amount withdrawn during the year 1905.....	20,126,548 50
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$1,711,385 77
January 1, 1906.....	1,571,998 07
Credited June 30, 1905.....	\$1,047 70
Debited December 30, 1905.....	233 82
	813 88
Average amount of each account January 1, 1906.....	3,284,197 72
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 2, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	630 08
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of de- positors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	5,015 44
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1,695
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	6
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	1,695
Total earnings of the bank for the year 1905.....	34
Total expenses of the bank for the year 1905.....	\$3,956,341 02
Interest paid to depositors for the year 1905.....	223,718 73
Net earnings for the year 1905 over expenses and interest paid to depositors.....	3,284,197 72
	448,424 57

57. BROADWAY SAVINGS INSTITUTION, NEW YORK CITY.

[23 Park place; incorporated 1851.]

HORACE F. HUTCHINSON, President.

LINCOLN A. STUART, Secretary.

TRUSTEES.

PETER CUMMING,
J. A. GEISSENHAINER,
W. L. WELLINGTON,
J. BERGE KING,
REMESEN JOHNSON,
FRED BAKER,

H. MORTIMER BRUSH,
OSCAR T. MACKEY,
WARREN A. CONOVER,
GEORGE T. HAY,
FRANCIS P. FURNALD,

WM. B. ANDERTON,
HORACE F. HUTCHINSON,
RICHARD B. KELLY,
EUGENE BRITTON,
CHARLES A. FRANK,
EDWARD TOWNSEND.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$5,321,300 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in other States...	\$350,100 00	\$377,618 72	\$374,284 00	
Cities in this State....	1,278,000 00	1,336,105 73	1,329,800 00	
Counties in this State...	300,000 00	300,000 00	297,000 00	
Villages in this State...	51,000 00	51,000 00	51,000 00	
Railroad mortgage bds.	2,284,000 00	2,529,448 12	2,465,890 00	
	<u>\$4,263,100 00</u>	<u>\$4,594,172 57</u>	<u>\$4,517,974 00</u>	\$4,517,974 00
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....				13,300 00
Other real estate, cost, \$177,000; book value, \$177,000; esti- mated present value.....				177,000 00
Cash on deposit in banks or trust companies.....				570,451 60
Cash on hand.....				45,976 16
Total of collectible interest.....				108,534 20
Amount of all other assets, viz.: Partial payment for property..				4,250 00
				<u>\$10,758,785 96</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$9,938,009 57	
Interest credited or to be credited for the six months ending with December 31, 1905.....	188,689 05	
		\$10,186,698 62
Surplus on market value.....		572,087 34
Surplus on par value, \$317,213.34.		<u>\$10,758,785 96</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$669,671 60
From depositors, not including interest credited.....	2,931,425 13
From interest on loans, deposits and investments.....	429,011 73
From rents from banking house.....	5,668 63
From rents from other real estate.....	1,497 34
From mortgages.....	439,350 00
From redemption of stocks and bonds.....	902,475 00
From stocks and bonds sold (total par value, \$600,000).....	621,515 20
From loans paid.....	100,000 00
From real estate sold.....	258,570 00
	<u>\$6,359,184 63</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,271,903 88
For loans on bonds and mortgages.....	874,000 00
For loans on stocks and bonds and other securities.....	101,800 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$2,282,100).....	2,429,493 20
For interest (other than interest payments to depositors).....	19,490 31
For current expenses of the bank, viz.:	
For salaries.....	\$22,611 32
For taxes: Banking house, \$2,014.80; surplus, \$3,- 139.93; on mortgages, \$1,055.07.....	6,209 80
For expenses, except taxes, of banking house:	
Repairs.....	18 00
Insurance.....	346 50
Rent of banking rooms.....	5,021 02

REPORT ON SAVINGS BANKS.

For expenses of other real estate, viz.:		
Insurance.....	156 00	
Taxes.....	1,441 36	
Other.....	25 00	
For other expenses, not including expenses for other real estate nor other expenses for banking house	5,990 48	
		<u>\$41,81</u>
Other payments, viz.: Partial payment for property.....		4,25
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		616,42
		<u><u>\$6,359,18</u></u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	11
Number of accounts opened or reopened during year 1905.....	2
Number of accounts closed during the year 1905.....	1
Total number of deposits received during the year 1905.....	14
Total number of payments to depositors during the year 1905...	12
Amount deposited during the year 1905, not including interest credited for that period.....	\$2,931,42
Amount withdrawn during the year 1905.....	2,271,90
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$179,112 63
January 1, 1906.....	188,689 05
	<u>367,80</u>
Average amount of each account January 1, 1906.....	86
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	4,00
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$4,95
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.	
Total amount of such accounts.....	\$23,06
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	
Total amount of such accounts.....	\$19,06
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	
Total earnings of the bank for the year 1905.....	\$431,32
Total expenses of the bank for the year 1905.....	41,81
Interest paid to depositors for the year 1905.....	367,80
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u><u>21,70</u></u>

58. CITIZENS' SAVINGS BANK, NEW YORK CITY.

[56 and 58 Bowery; incorporated 1860.]

HENRY HASLER, President.

HENRY SAYLER, Secretary.

TRUSTEES.

BARAK G. COLES,
JOHN L. DUDLEY,
CHARLES H. STEINWAY,
DOUGLAS TAYLOR,
HENRY HASLER,
THOMAS H. WOOD,
JOHN M. FUCHS.

JOHN STEMME,
ROBT. P. LETHBRIDGE,
SIGOURNEY W. FAY,
JAMES ROWLAND,
ARTHUR W. WATSON,
JOHN C. JUHRING,
PERCIVAL KUHNE.

FREDERICK W. WURSTER,
DANIEL T. WILSON,
CHARLES H. SMITH,
JOHN A. BEALL,
CHARLES H. CLARK,
CHARLES GULDEN,
DAVID C. TOWNSEND.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$5,523,300 00
Stock and bond investments, viz.:

Stocks and bonds.	Par value.	Actual cost.	Estimated market value.
United States.....	\$1,000,000 00	\$1,000,000 00	\$1,305,000 00
State of Massachusetts.	1,000,000 00	1,000,000 00	1,050,000 00
State of California.....	300,000 00	300,000 00	312,000 00
Cities in other States..	2,791,000 00	2,791,000 00	2,948,250 00
Cities in this State.....	3,179,000 00	3,179,000 00	3,262,145 00
Counties in this State..	280,000 00	280,000 00	294,250 00
	<u>\$8,550,000 00</u>	<u>\$8,550,000 00</u>	<u>\$9,171,645 00</u>
Banking house and lot, cost, \$223,972.81; book value, \$86,000; estimated present value....			86,000 00
Cash on deposit in banks or trust companies.....			1,185,170 03
Cash on hand.....			276,527 84
Total of collectible interest.....			154,119 51
			<u>\$16,396,762 38</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$14,365,039 36
Interest credited or to be credited for the six months ending with December 31, 1905.....	229,097 41
	<u>\$14,594,136 77</u>
Surplus on market value.....	1,802,625 61
Surplus on par value, \$1,180,980.61.	
	<u>\$16,396,762 38</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$1,189,592 91
From depositors, not including interest credited.....	5,075,189 98
From interest on loans, deposits and investments.....	648,710 10
From rents from banking house.....	5,440 00
From rents from other real estate.....	128 00
From mortgages.....	1,730,550 00
From redemption of stocks and bonds.....	249,000 00
From stocks and bonds sold (total par value, \$1,000,000).....	1,047,875 00
From real estate sold.....	3,500 00
	<u>\$9,949,985 99</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$5,545,423 40
For loans on bonds and mortgages.....	1,522,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,000,000).....	1,340,625 00
For current expenses of the bank, viz.:	
For salaries.....	\$48,800 00
For taxes: Banking house, \$1,745.33; surplus, \$14,-037.36; on mortgages, \$1,684.69.....	17,467 38
For expenses, except taxes, of banking house:	
Repairs.....	2,130 61
Insurance.....	31 74
For expenses of other real estate, viz.: Insurance...	15 00
For other expenses, not including expenses for other real estate nor other expenses for banking house..	11,694 99
	80,139 72
Other payments, viz.: Commission on sale of property.....	100 00
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	1,461,697 87
	<u>\$9,949,985 99</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	29,563
Number of accounts opened or reopened during year 1905.....	5,468
Number of accounts closed during the year 1905.....	5,535
Total number of deposits received during the year 1905.....	53,841
Total number of payments to depositors during the year 1905...	34,703
Amount deposited during the year 1905, not including interest credited for that period.....	\$5,075,189 98
Amount withdrawn during the year 1905.....	5,545,423 40
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$227,849 46
January 1, 1906.....	229,097 41
	456,946 87
Average amount of each account January 1, 1906.....	493 66
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	7,039 00
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	257
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	257
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$634,601 91
Total expenses of the bank for the year 1905.....	80,139 72
Interest paid to depositors for the year 1905.....	456,946 87
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>97,515 32</u>

59. DOLLAR SAVINGS BANK, NEW YORK CITY.

[2808 Third avenue; incorporated 1890.]

JOHN HAFEN, President.

WM. M. KERN, Secretary.

TRUSTEES.

JOHN HAFEN,
WILLIAM M. KERN,
BERNARD FRENCH,
GEO. M. MACKELLAR,
GEO. E. EDWARDS,BRIAN G. HUGHES,
JAMES M. LA COSTE,
JULES F. VALOIS,
CHARLES P. FABER,
FRANK P. MOTT,
JAMES S. BRYANT.HENRY W. NEUBECK,
CHARLES W. BOGART,
ANTON RINSCHLER,
JOHN S. HANSON,
JOHN FREES.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$2,959,400 00
Stocks and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Massachusetts.	\$50,000 00	\$52,670 15	\$51,200 00
Cities in other States...	74,000 00	80,537 41	75,430 00
Cities in this State....	248,000 00	272,480 21	263,240 00
Railroad mortgage bds.	772,000 00	900,769 45	857,960 00
	<u>\$1,144,000 00</u>	<u>\$1,306,457 22</u>	<u>\$1,247,830 00</u>
			1,247,830 00
Cash on deposit in banks or trust companies.....			412,946 54
Cash on hand.....			32,462 95
Total of collectible interest.....			22,730 59
			<u>\$4,675,370 08</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$4,528,369 57
Interest credited to or be credited for the six months ending with December 31, 1905.....	64,146 85
	<u>\$4,592,516 42</u>
Surplus on market value.....	82,853 66
Deficit on par value, \$20,976.34.	
	<u><u>\$4,675,370 08</u></u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$383,037 80
From depositors, not including interest credited.....	3,386,925 38
From interest on loans, deposits and investments.....	182,764 28
From mortgages.....	244,800 00
From redemption of stocks and bonds.....	29,000 00
	<u>\$4,226,527 46</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,282,602 78
For loans on bonds and mortgages.....	1,013,600 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$390,000).....	458,773 60
For interest (other than interest payments to depositors).....	5,166 80

For current expenses of the bank, viz.:

For salaries.....	\$12,567 40	
For taxes on mortgages.....	899 73	
For rent of banking rooms.....	2,266 67	
For expenses of banking rooms.....	46 29	
For other expenses, not including expenses for other real estate nor other expenses for banking house..	3,694 70	
		\$19,474 79
Other payments, viz.: Suspense account.....		1,500 00
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		445,409 49
		<u>\$4,226,527 46</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	25,206
Number of accounts opened or reopened during year 1905.....	10,100
Number of accounts closed during the year 1905.....	6,323
Total number of deposits received during the year 1905.....	81,092
Total number of payments to depositors during the year 1905..	46,718
Amount deposited during the year 1905, not including interest credited for that period.....	\$3,386,925 38
Amount withdrawn during the year 1905.....	2,282,602 78
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$61,358 52
January 1, 1906.....	64,146 85
	125,505 37
Average amount of each account January 1, 1906.....	182 20
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,102 90
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society ac- counts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	27
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	27
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$168,126 71
Total expenses of the bank for the year 1905.....	19,474 79
Interest paid to depositors for the year 1905.....	125,505 37
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>21,646 55</u>

60. DRY DOCK SAVINGS INSTITUTION, NEW YORK CITY.

[341 Bowery; incorporated 1848.]

ANDREW MILLS, President.

CHARLES MIEHLING, Secretary.

TRUSTEES.

DAVID J. TAFF
CHAS. T. GALLOWAY.
ROBERT J. WRIGHT.
WALTER M. BENNETT,
FREDERICK ZITTEL.

JOHN A. TACKABERRY,
SIDNEY W. HOPKINS
BENJ. D. F. CURTISS,
CHARLES E. PELL,
WM. H. REMICK,

ANDREW MILLS.
WM. H. HOLLISTER.
ABNER B. MILLS,
WALTER E. FREW,
HENRY C. PERLEY.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$15,501,300 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>
District of Columbia...	\$11,000 00	\$11,900 90	\$12,870 00
State of New York....	100,000 00	103,080 00	100,000 00
State of Massachusetts.	1,000,000 00	1,082,825 99	1,044,250 00
Cities in other States...	4,649,500 00	5,007,826 36	4,791,578 75
Cities in this State....	4,595,778 94	4,782,043 55	4,637,380 19
Counties in this State..	250,000 00	272,150 00	261,000 00
Railroad mortgage bds.	4,838,000 00	5,294,995 54	5,014,000 00
	<u>\$15,444,278 94</u>	<u>\$16,554,822 34</u>	<u>\$15,861,078 94</u>
Loans on pledge of securities, as authorized by Chapter 689, Laws of 1892.....			300,000 00
Banking house and lot, cost, \$568,571.31; book value, \$250,000; estimated present value.....			250,000 00
Cash on deposit in banks or trust companies.....			1,737,555 08
Cash on hand.....			475,775 82
Total of collectible interest.....			467,985 13
			<u>\$34,593,694 97</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$31,547,384 18
Interest credited or to be credited for the six months ending with December 31, 1905.....	501,785 73
	<u>\$32,049,169 91</u>
Surplus on market value.....	2,544,525 06
Surplus on par value, \$2,127,725.06.....	
	<u>\$34,593,694 97</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$2,534,688 64
From depositors, not including interest credited.....	10,810,087 70
From interest on loans, deposits and investments.....	1,252,279 79
From rents from other real estate.....	451 05
From mortgages.....	1,475,500 00
From redemption of stocks and bonds.....	450,000 00
From real estate sold.....	32,000 00
	<u>\$16,555,007 18</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$10,663,364 39
For loans on bonds and mortgages.....	2,596,000 00
For loans on stocks and bonds and other securities.....	300,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$654,000).....	680,431 66
For interest (other than interest payments to depositors).....	1,810 59
For current expenses of the bank, viz.:	
For salaries.....	\$62,861 00
For taxes: Banking house, \$3,135.75; surplus, \$19,996.84; on mortgages, \$713.81.....	23,846 40
For expenses, except taxes, of banking house:	
Repairs.....	1,146 39
Insurance.....	196 00
For other expenses, not including expenses for other real estate nor other expenses for banking house..	12,019 85
	<u>100,069 64</u>
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	2,213,330 90
	<u>\$16,555,007 18</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	69,179
Number of accounts opened or reopened during year 1905.....	18,542
Number of accounts closed during the year 1905.....	16,922
Total number of deposits received during the year 1905.....	122,810
Total number of payments to depositors during the year 1905...	80,790
Amount deposited during the year 1905, not including interest credited for that period.....	\$10,810,087 70
Amount withdrawn during the year 1905.....	10,663,364 39
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$489 679 92
January 1, 1906.....	501,785 73
Average amount of each account January 1, 1906.....	991,465 65
	463 28
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made July 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,979 00
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	277
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$2,850 56
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	277
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$1,279,673 82
Total expenses of the bank for the year 1905.....	100,069 64
Interest paid to depositors for the year 1905.....	991,465 65
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>188,138 53</u>

61. THE EAST RIVER SAVINGS INSTITUTION, NEW YORK CITY.

[3 Chambers street; incorporated 1848.]

DICK S. RAMSAY, President.

CHARLES A. WHITNEY, Secretary.

TRUSTEES.

DICK S. RAMSAY,
BRINKERHOFF MYERS,
GEORGE ABEL,
JOHN H. WAYDELL,
HENRY T. NICHOLS,
J. S. ARMSTRONG,
W. C. BARBER,

RICHARD YOUNG,
JAS. W. ARTHUR,
WM. C. SMITH,
D. W. WHITMORE,
C. A. O'DONOHUE,
C. F. BASSETT,
WM. G. HOOPLE,

WILLIAM C. TABER,
J. D. FAIRCHILD,
WM. COVERLY,
C. P. ARMSTRONG,
WM. H. CHILDS,
MILES M. O'BRIEN,
WM. H. TAYLOR.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$14,604,300 00

NEW YORK COUNTY.

169

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Massachusetts.	\$1,300,000 00	\$1,381,630 15	\$1,358,810 00
Cities in other States...	2,882,837 30	3,084,251 55	2,990,350 07
Cities in this State....	2,179,249 82	2,259,281 14	2,171,699 82
Counties in this State...	450,000 00	476,112 50	478,500 00
Railroad mortgage bds.	1,855,000 00	1,888,131 45	1,811,400 00
	<u>\$8,667,087 12</u>	<u>\$9,089,406 79</u>	<u>\$8,810,759 89</u>
Banking house and lot, cost, \$175,854.23; book value, \$175,854.23; estimated present value.....			160,000 00
Other real estate, cost, \$15,375; book value, \$15,375; estimated present value.....			15,000 00
Cash on deposit in banks or trust companies.....			1,929,354 09
Cash on hand.....			27,129 56
Total of collectible interest.....			228,380 51
Amount of all other assets, viz.: Accrued rents.....			1,600 00
			<u>\$25,776,524 05</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$22,763,454 27
Interest credited or to be credited for the six months ending with December 31, 1905.....	431,691 61
	<u>\$23,195,145 88</u>
Surplus on market value.....	2,581,378 17
Surplus on par value, \$2,437,705.40.	
	<u>\$25,776,524 05</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$1,414,658 41
From depositors, not including interest credited.....	7,345,829 55
From interest on loans, deposits and investments.....	925,994 50
From rents from banking house.....	740 00
From rents from other real estate.....	1,300 00
From mortgages.....	1,329,650 00
From redemption of stocks and bonds.....	176,000 00
	<u>\$11,194,172 46</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$4,720,803 05
For loans on bonds and mortgages.....	4,448,350 00
For interest (other than interest payments to depositors).....	3,336 93
For current expenses of the bank, viz.:	
For salaries.....	\$31,510 00
For taxes: Banking house, \$2,319.68; surplus, \$23,492.35; on mortgages, \$266.78.....	26,078 81
For expenses, except taxes, of banking house:	
Repairs.....	371 28
Insurance.....	248 00
Other.....	97 37
For expenses of other real estate, viz.:	
Repairs.....	16 00
Taxes.....	216 62
For other expenses, not including expenses for other real estate nor other expenses for banking house.....	6,660 75
	<u>65,198 83</u>
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	1,956,483 65

\$11,194,172 46

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	24,294
Number of accounts opened or reopened during year 1905.....	5,160
Number of accounts closed during the year 1905.....	3,167
Total number of deposits received during the year 1905.....	27,538
Total number of payments to depositors during the year 1905...	20,844
Amount deposited during the year 1905, not including interest credited for that period.....	\$7,345,829 55
Amount withdrawn during the year 1905.....	4,720,803 05
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$399,648 56
January 1, 1906.....	431,691 61
	831,340 17
Average amount of each account January 1, 1906.....	954 76
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	4,050 00
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	493
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,681 37
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.....	37
Total amount of such accounts.....	\$114,932 82
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	530
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	4
Total earnings of the bank for the year 1905.....	\$959,635 41
Total expenses of the bank for the year 1905.....	65,458 83
Interest paid to depositors for the year 1905.....	831,340 17
Net earnings for the year 1905 over expenses and interest paid to depositors.....	62,836 41

62. THE EMIGRANT INDUSTRIAL SAVINGS BANK, NEW YORK CITY.

[49 and 51 Chambers street; incorporated 1850.]

JAMES McMAHON, President.

JOHN J. PULLEYN, Comptroller.

TRUSTEES.

ROBT. J. HOGUET,
JAMES McMAHON,
JOHN GOOD,
LOUIS V. O'DONOHUE,
CHARLES V. FORNES,
JAMES G. JOHNSON,

HERMAN RIDDER,
MYLES TIERNEY,
VINCENT P. TRAVERS,
HUGH KELLY,
JAMES MCGOVERN,
MICHAEL E. BANNIN,
JOHN CRANE.

M. J. DRUMMOND,
JOSEPH P. GRACE,
THOMAS M. MULRY,
M. F. McDERMOTT,
JAMES CLARKE,
FRANK S. GANNON,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....\$49,053,067 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Alabama.....	\$450,000 00	\$464,096 00	\$452,250 00
State of Massachusetts..	2,574,000 00	2,830,783 72	2,696,633 00
State of No. Carolina...	263,000 00	338,288 82	320,148 00
Cities in other States...	5,497,000 00	5,888,711 05	5,704,668 00
Cities in this State....	10,168,750 00	11,809,305 91	10,998,872 52
Counties in this State...	103,000 00	111,243 10	104,260 00
Towns in this State...	51,000 00	52,584 40	52,717 00
Villages in this State...	168,500 00	175,444 10	175,868 00
Railroad mortgage bds	16,313,500 00	19,211,420 29	18,381,319 50
	<u>\$35,588,750 00</u>	<u>\$40,881,877 39</u>	<u>\$38,886,736 02</u>
			38,886,736 02
Banking house and lot, cost, \$341,776.34; book value, \$500,000; estimated present value.....			575,000 00
Other real estate, cost, \$737,734.42; book value, \$737,734.42; estimated present value.....			660,000 00
Cash on deposit in banks or trust companies.....			4,384,293 77
Cash on hand.....			412,641 73
Total of collectible interest.....			1,207 599 30
			<u>\$95,179,337 82</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$83,533,063 39
Interest credited or to be credited for the six months ending with December 31, 1905.....	1,563,908 96
	<u>\$85,096,972 35</u>
Surplus on market value.....	10,082,365 47
Surplus on par value, \$6,784,379.45.	
	<u>\$95,179.337 82</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$3,292,784 84
From depositors, not including interest credited.....	25,977,716 67
From interest on loans, deposits and investments.....	3,474,482 50
From rents from banking house.....	24,001 25
From rents from other real estate.....	10,194 65
From mortgages.....	4,108,412 48
From redemption of stocks and bonds.....	136,500 00
From stocks and bonds sold (total par value, \$1,110,000).....	1,149,663 99
	<u>\$38,173,756 38</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$18,819,473 86
For loans on bonds and mortgages.....	11,969,539 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$2,242,000).....	2,306,049 32
For interest (other than interest payments to depositors).....	23,797 97
For current expenses of the bank, viz.:	
For salaries.....	\$114,001 27
For taxes: Banking house, \$8,488.16; surplus, \$66,211.58; on mortgages, \$7,816.76.....	82,514 50
For expenses, except taxes, of banking house:	
Repairs.....	6,792 84
Other.....	12,831 21

REPORT ON SAVINGS BANKS.

For expenses of other real estate, viz.:		
Insurance.....	\$613 22	
Taxes.....	9,740 63	
Other.....	1,541 80	
For other expenses, not including expenses for other real estate nor other expenses for banking house..	25,110 26	\$253,145 73
Other payments, viz.:		
Commissions for sale of bonds.....	\$4,365 00	
Forged check.....	450 00	4,815 00
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		4,796,935 50
		<u>\$38,173,756 38</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	109,785
Number of accounts opened or reopened during year 1905.....	21,801
Number of accounts closed during the year 1905.....	14,406
Total number of deposits received during the year 1905.....	138,800
Total number of payments to depositors during the year 1905...	110,459
Amount deposited during the year 1905, not including interest credited for that period.....	\$25,977,716 67
Amount withdrawn during the year 1905.....	18,819,473 86
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$1,464,917 18
January 1, 1906.....	1,563,908 96
	3,028,826 14
Average amount of each account January 1, 1906.....	775 12
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 3, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	
	8,756 71
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	
	2,311
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	
	14
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	
	\$5,563 00
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited	
	37
Total amount of such accounts.....	\$119,791 88
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	
	2,348
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	
	1
Total amount of such accounts.....	\$5,563 00
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	
	4
Total earnings of the bank for the year 1905.....	\$3,614,147 28
Total expenses of the bank for the year 1905.....	253,145 73
Interest paid to depositors for the year 1905.....	3,028,826 14
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>332,175 41</u>

63. EMPIRE CITY SAVINGS BANK, NEW YORK CITY.

[231 West 125th street; incorporated 1889.]

ISAAC A. HOPPER, President.

ARTHUR T. TIMPSON, Secretary.

TRUSTEES.ISAAC A. HOPPER,
CHAS. W. DAYTON,
GEO. W. THOMPSON,
WILLIAM MOORES,
GEORGE B. BROWN,BRADLEY L. EATON,
JOHN H. LOON,
BENJ. G. MITCHELL,
JOHN BEAVER,
ARTHUR E. WOOD,JOHN B. JOHNSON,
E. H. HAMILTON,
WILLIAM T. KOCH,
JABEZ C. WATSON,
FRED'K W. DRESSSEL.**FINANCIAL.****RESOURCES.**

Bonds and mortgages..... \$1,832,910 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
Cities in other States...	\$40,000 00	\$40,688 50	\$39,593 75
Cities in this State....	435,072 33	438,114 69	423,632 50
Counties in this State..	10,000 00	10,287 50	10,050 00
Towns in this State...	10,000 00	10,300 00	12,065 00
Villages in this State...	46,300 00	47,056 95	47,383 00
School districts in this State.....	7,000 00	7,329 00	7,105 00
Railroad mortgage bds.	369,000 00	393,712 10	386,905 00
	<u>\$917,272 33</u>	<u>\$947,488 74</u>	<u>\$926,734 25</u>

\$926,734 25

Banking house and lot, cost, \$10,472.70; book value, \$7,000; es-
 timated present value..... 7,000 00

Other real estate, cost, \$12,127.63; book value, \$12,000; esti-
 mated present value..... 12,000 00

Cash on deposit in banks or trust companies..... 279,166 02

Cash on hand..... 21,058 22

Total of collectible interest..... 21,959 00

Amount of all other assets, viz.:

Rents accrued, banking house..... \$250 00
 Insurance premiums advanced..... 12 00

262 00

\$3,101,089 49**LIABILITIES.**

Amount due depositors, viz.:

Principal..... \$3,003,871 80

Interest credited or to be credited for the six months
 ending with December 31, 1905..... 43,407 19

\$3,047,278 99

Surplus on market value..... 53,810 50

Surplus on par value, \$44,348.58.

\$3,101,089 49**CASH TRANSACTIONS DURING THE YEAR 1905.****RECEIPTS.**

Cash on hand and in banks or trust companies January 1, 1905,
 before transactions of the day..... \$225,224 73
 From depositors, not including interest credited..... 1,870,031 46
 From interest on loans, deposits and investments..... 131,172 87
 From rents from banking house..... 699 99
 From rents from other real estate..... 871 67

From mortgages.....	\$88,5
From redemption of stocks and bonds.....	64,0
From stocks and bonds sold (total par value, \$75,000).....	75,0
From all other sources, viz.: Insurance premium refunded.....	
	<u>\$2,455,6</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,614,7
For loans on bonds and mortgages.....	300,0
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$194,000).....	213,6
For interest (other than interest payments to depositors).....	2,7
For current expenses of bank, viz.:	
For salaries.....	\$8,432 48
For taxes: Banking house, \$640.86; surplus, \$158.73; on mortgages, \$242.70.....	1,042 29
For expenses, except taxes, of banking house:	
Repairs.....	1,113 46
Insurance.....	262 61
For rent of banking rooms.....	2,410 00
For expenses of other real estate, viz.:	
Repairs.....	450 89
Taxes.....	151 71
For other expenses, not including expenses for other real estate nor other expenses for banking house..	5,503 01
	<u>19,3</u>

Other payments, viz.:

Amount refunded to trustees.....	\$1,555 00
Charged profit and loss on mortgage.....	340 38
Alterations to banking house.....	2,950 00
Insurance premiums advanced.....	12 00
	<u>4,8</u>

Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	300,2
	<u>\$2,455,6</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	1
Number of accounts opened or reopened during year 1905.....	
Number of accounts closed during the year 1905.....	
Total number of deposits received during the year 1905.....	4
Total number of payments to depositors during the year 1905.....	3
Amount deposited during the year 1905, not including interest credited for that period.....	\$1,870,0
Amount withdrawn during the year 1905.....	1,614,7
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$40,905 60
January 1, 1906.....	43,407 19
Credited at other periods.....	20 09
	<u>84,3</u>
Average amount of each account January 1, 1906.....	1
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made July 14, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,4
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	

Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,095 00
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.....	1
Total amount of such accounts.....	\$3,095 00
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	34
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3 and 3/4
Total earnings of the bank for the year 1905.....	\$130,270 28
Total expenses of the bank for the year 1905.....	33,142 99
Interest paid to depositors for the year 1905.....	84,332 88
Net earnings for the year 1905 over expenses and interest paid to depositors.....	12,794 41

64. EXCELSIOR SAVINGS BANK, NEW YORK CITY.

[79 West Twenty-third street; incorporated 1869.]

WILLIAM J. ROOME, President.

JOHN C. GRISWOLD, Secretary.

TRUSTEES.

JAMES C. GULICK,
JOHN C. GULICK,
ROBERT C. BROWN,
JAMES H. BRESLIN,
HENRY DAZIAN,

WILLIAM H. BARRON,
WILLIAM J. ROOME,
HENRY D. BREWSTER,
JOHN BURKE,

ROBERT J. HORNER,
WILLIAM CRAWFORD,
HOWARD C. BROKAW,
THOMAS L. HAMILTON,
JOSEPH J. LITTLE.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$4,290,650 00
Stock and bond investments, viz.:

Stocks and bonds.	Par value.	Actual cost.	Estimated market value.
State of No. Dakota....	\$10,000 00	\$10,686 00	\$10,900 00
State of Tennessee.....	180,000 00	173,895 50	179,400 00
State of Alabama.....	98,600 00	101,495 37	99,586 00
State of N. Carolina....	39,000 00	53,361 70	50,407 50
State of Idaho.....	30,000 00	32,188 00	30,000 00
Cities in other States...	73,000 00	79,226 00	79,995 00
Cities in this State....	40,500 00	41,915 25	43,556 25
Towns in this State....	213,000 00	236,025 78	253,792 50
Villages in this State...	183,500 00	198,115 12	196,915 00
School districts in this State.....	21,000 00	22,045 00	21,750 00
Railroad mortgage bds	1,297,000 00	1,438,534 40	1,408,732 50
	<u>\$2,185,000 00</u>	<u>\$2,387,488 12</u>	<u>\$2,375,034 75</u>

2,375,034 75

Loans on pledge of securities, as authorized by chapter 689, Laws of 1892..... 100,000 00
Cash on deposit in banks or trust companies..... 391,398 32
Cash on hand..... 12,556 84
Total of collectible interest..... 93,099 87
Amount of all other assets, viz.: Insurance premiums advanced..... 125 00

\$7,262,864 78

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$6,830,899 15	
Interest credited or to be credited for the six months ending with December 31, 1905.....	106,765 92	
		<u>\$6,937,665 07</u>

Other liabilities, viz.:

Deposit to secure rent of tenant.....	\$350 00	
Expenses incurred, but unpaid.....	447 04	
		<u>797 04</u>

Surplus on market value..... 324,402 67

Surplus on par value, \$134,967.92. \$7,262,864 78

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$376,548 67	
From depositors, not including interest credited.....	3,493,312 20	
From interest on loans, deposits and investments.....	301,019 53	
From rents from banking house.....	1,399 92	
From mortgages.....	645,250 00	
From redemption of stocks and bonds.....	6,500 00	
From stocks and bonds sold (total par value, \$16,000).....	20,755 90	
From loans paid.....	200,000 00	
From all other sources, viz.:		
Comptroller, State of New York.....	\$422 29	
Insurance account.....	1,595 89	
Picture frames sold.....	5 60	
Repayment of overdraft.....	66	
		<u>2,024 44</u>
		<u>\$5,046,810 66</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,880,702 67	
For loans on bonds and mortgages.....	1,158,500 00	
For loans on stocks and bonds and other securities.....	300,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$238,600).....	264,295 55	
For interest (other than interest payments to depositors).....	3,705 33	
For current expenses of the bank, viz.:		
For salaries.....	\$19,153 09	
For taxes: Surplus.....	828 95	
For expenses, except taxes, of banking house:		
Repairs.....	82 73	
Other.....	649 78	
For rent of banking rooms.....	7,500 00	
For other expenses, not including expenses for other real estate nor other expenses for banking house..	5,710 48	
		<u>33,925 03</u>
Other payments, viz.:		
Profit and loss account.....	\$19 97	
Interest on deposit to secure rent.....	6 12	
Insurance account.....	1,700 83	
		<u>1,726 92</u>
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	403,955 16	
		<u>\$5,046,810 66</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	17,294
Number of accounts opened or reopened during year 1905.....	4,807
Number of accounts closed during the year 1905.....	3,103
Total number of deposits received during the year 1905.....	39,075
Total number of payments to depositors during the year 1905...	24,812
Amount deposited during the year 1905, not including interest credited for that period.....	\$3,493,312 20
Amount withdrawn during the year 1905.....	2,880,702 67
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$100,564 97
January 1, 1906.....	106,765 92
	207,330 89
Average amount of each account January 1, 1906.....	401 16
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 30, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,315 00
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	107
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$4,686 52
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.	3
Total amount of such accounts.....	\$12,476 19
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	110
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	3
Total amount of such accounts.....	\$12,476 19
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$308,346 28
Total expenses of the bank for the year 1905.....	33,951 12
Interest paid to depositors for the year 1905.....	207,330 89
Net earnings for the year 1905 over expenses and interest paid to depositors.....	67,064 27

65. THE FRANKLIN SAVINGS BANK IN THE CITY OF NEW YORK,
NEW YORK.

[656 and 658 Eighth avenue; incorporated 1860.]

ARCHIBALD TURNER, President.

WILLIAM G. CONKLIN, Secretary.

TRUSTEES.

W. G. HITCHCOCK,
JOHN D. ROBINSON,
JOHN S. SILLS,
WM. H. VAN KLEECK,
ARCHIBALD TURNER,JAMES G. CANNON,
J. EDGAR LEAYCRAFT,
WILLIAM G. CONKLIN,
WILSON M. POWELL,
JAMES VAN DYCK CARD,
BERNARD KARSCH.HOWARD C. SMITH,
CHARLES A. WALKER,
WILLIAM H. PORTER,
STUART DUNCAN,
WINFIELD S. GILMORE,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$8,703,500 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$50,000 00	\$58,000 00	\$63,000 00	
State of Alabama.....	80,000 00	87,446 40	80,200 00	
State of Indiana.....	100,000 00	103,250 00	100,000 00	
State of Louisiana.....	100,000 00	108,231 25	102,000 00	
State of Massachusetts..	650,000 00	702,145 35	671,000 00	
State of No. Carolina...	50,000 00	52,833 00	50,000 00	
State of Tennessee....	250,000 00	237,700 00	242,500 00	
Cities in other States..	1,692,000 00	1,770,177 90	1,710,000 00	
Cities in this State....	1,651,000 00	1,758,036 43	1,708,080 00	
Counties in this State..	690,000 00	700,323 25	680,900 00	
Railroad mortgage bds.	2,116,000 00	2,256,413 30	2,150,470 00	
	<u>\$7,429,000 00</u>	<u>\$7,834,556 88</u>	<u>\$7,558,150 00</u>	7,558,150 00
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....				250,000 00
Banking house and lot, cost, \$441,692.66; book value, \$200,000; estimated present value.....				200,000 00
Cash on deposit in banks or trust companies.....				617,361 45
Cash on hand.....				102,277 15
Total of collectible interest.....				258,579 57
				<u><u>\$17,689,868 17</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$16,523,405 31	
Interest credited or to be credited for the six months ending with December 31, 1905.....	263,174 97	
		\$16,786,580 28
Surplus on market value.....		903,287 89
Surplus on par value, \$774,137.89.....		<u><u>\$17,689,868 17</u></u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$741,259 01
From depositors, not including interest credited.....	5,908,914 87
From interest on loans, deposits and investments.....	653,313 00
From mortgages.....	664,500 00
From redemption of stocks and bonds.....	164,000 00
From stocks and bonds sold (total par value, \$68,000).....	68,192 44
From loans paid.....	202,500 00
	<u><u>\$8,402,679 32</u></u>

PAYMENTS.

To depositors, including interest paid to them.....	\$5,205,891 01
For loans on bonds and mortgages.....	1,395,000 00
For loans on stocks and bonds and other securities.....	252,500 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$740,000).....	766,921 00
Interest (other than interest payments to depositors).....	1,747 85

For current expenses of the bank, viz.:

For salaries.....	\$38,839 76	
For taxes: Banking house, \$4,660.76; surplus, \$7,717.17; on mortgages, \$329.27.....	12,707 20	
For expenses, except taxes, of banking house: Repairs.....	1,397 02	
For other expenses, not including expenses for other real estate nor other expenses for banking house....	8,036 88	
		\$60,980 86
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		719,638 60
		<u>\$8,402,679 32</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	43,785
Number of accounts opened or reopened during year 1905.....	9,747
Number of accounts closed during the year 1905.....	7,379
Total number of deposits received during the year 1905.....	88,219
Total number of payments to depositors during the year 1905....	54,856
Amount deposited during the year 1905, not including interest credited for that period.....	\$5,908,924 87
Amount withdrawn during the year 1905.....	5,205,891 01
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$253,661 80
January 1, 1906.....	263,174 97
Credited at other periods.....	29
	<u>516,837 06</u>
Average amount of each account January 1, 1906.....	383 39
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,682 50
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of de- positors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	291
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,049 20
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.	2
Total amount of such accounts.....	\$6,064 94
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	293
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$680,696 31
Total expenses of the bank for the year 1905.....	60,980 86
Interest paid to depositors for the year 1905.....	516,837 06
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>102,878 39</u>

66. THE GERMAN SAVINGS BANK IN THE CITY OF NEW YORK.

[157 Fourth avenue; incorporated 1859.]

CASIMIR TAG, President.

GUSTAV F. AMTHOR, Treasurer.

TRUSTEES.

JULIUS W. BRUNN,
 EWALD FLEITMANN,
 ERNEST STEIGER,
 CARL GOEPEL,
 GEORGE GUDÉWILL,
 HUGO SCHUMANN,
 R. VAN DER EMDE,
 OGDEN MILLS,

GEORGE SHERMAN,
 R. SIEDENBURG,
 FRITZ ACHELIS,
 D. SCHNAKENBERG,
 ALFRED ROELKER,
 C. A. ZOEBISCH,
 CASIMIR TAG,

DALLAS B. PRATT,
 JAMES SPEYER,
 OSCAR F. ZOLLIKOFFER,
 ED. C. SCHAEFER,
 ADOLF KUTTROFF,
 HUBERT CILLIS,
 AUGUST ZINSSER,
 GEO. F. VIETOR.

FINANCIAL.**RESOURCES.**

Bonds and mortgages.....\$33,097,018 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of New York....	\$563,000 00	\$589,067 50	\$563,000 00
State of Massachusetts. 2,150,000 00		2,320,409 50	2,212,250 00
State of Maryland....	1,422,000 00	1,433,859 58	1,400,670 00
State of So. Carolina...	500,000 00	507,500 00	540,000 00
State of Tennessee....	1,752,000 00	1,684,937 99	1,730,990 00
State of Louisiana....	858,500 00	864,145 35	901,425 00
State of Indiana....	32,000 00	31,200 00	32,000 00
State of Texas.....	429,200 00	455,892 62	452,806 00
State of Minnesota....	307,000 00	309,140 00	307,000 00
State of Colorado....	340,000 00	358,571 78	342,300 00
State of Alabama....	489,000 00	522,628 94	493,890 00
Cities in other States..	4,455,223 00	4,786,164 87	4,616,747 34
Cities in this State...	2,460,000 00	2,517,466 89	2,463,097 00
Railroad mortgage bds.	12,868,000 00	14,036,545 74	13,191,485 00
	<u>\$28,625,923 00</u>	<u>\$30,417,530 76</u>	<u>\$29,247,660 34</u>
Banking house and lot, cost, \$1,408,331.08; book value, \$898,- 842.30; estimated present value.....			898,842 30
Cash on deposit in banks or trust companies.....			3,092,270 92
Cash on hand.....			1,012,533 15
Total of collectible interest.....			721,666 81
Amount of all other assets: Accrued re'nts.....			403 00
			<u><u>\$68,070,396 52</u></u>

LIABILITIES.**Amount due depositors, viz.:**

Principal.....	\$61,866,810 52
Interest credited or to be credited for the six months ending with December 31, 1905.....	998,655 27
	<u>\$62,865,465 79</u>
Surplus on market value.....	5,204,930 73
Surplus on par value, \$4,583,193.39.	
	<u><u>\$68,070,396 52</u></u>

CASH TRANSACTIONS DURING THE YEAR 1905.**RECEIPTS.**

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$4,809,662 93
From depositors, not including interest credited.....	18,212,392 89
From interest on loans, deposits and investments.....	2,583,457 99

NEW YORK COUNTY.

181

From rents from banking house.....	\$27,324 93
From mortgages.....	2,065,986 00
From redemption of stocks and bonds.....	163,000 00
From all other sources, viz.: Received in satisfaction of deficiency judgment.....	900 00
	<u>\$27,862,724 74</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$17,590,761 97
For loans on bonds and mortgages.....	4,443,600 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,416,000).....	1,476,493 13
For interest (other than interest payments to depositors).....	15,999 72
For current expenses of the bank, viz.:	
For salaries.....	\$87,906 51
For taxes: Banking house, \$9,452.65; surplus, \$40,785.47; on mortgages, \$2,573.79.....	52,811 91
For expenses, except taxes, of banking house:	
Repairs.....	245 77
Insurance.....	4,151 68
Other.....	50,574 92
For other expenses, not including expenses for other real estate nor other expenses for banking house..	32,163 96
	227,854 75
Other payments, viz.: Payments on account of additions to bank building.....	3,209 10
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	4,104,806 07
	<u>\$27,862,724 74</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	123,991
Number of accounts opened or reopened during year 1905.....	24,082
Number of accounts closed during the year 1905.....	19,620
Total number of deposits received during the year 1905.....	190,343
Total number of payments to depositors during the year 1905.....	117,406
Amount deposited during the year 1905, not including interest credited for that period.....	\$18,212,392 89
Amount withdrawn during the year 1905.....	17,590,761 97
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$974,988 42
January 1, 1906.....	998,655 27
	1,973,643 69
Average amount of each account January 1, 1906.....	507 02
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of records or of a surrogate.....	4,503 86
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1,010
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$4,155 00

Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited	
Total amount of such accounts.....	\$355, 29
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	1
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	
Total earnings of the bank for the year 1905.....	\$2,621, 87
Total expenses of the bank for the year 1905.....	227, 85
Interest paid to depositors for the year 1905.....	1,973, 64
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>420, 38</u>

67. THE GREENWICH SAVINGS BANK, NEW YORK CITY.

[246 and 248 Sixth avenue; incorporated 1833.]

JOHN HARSEN RHOADES, President.

JAMES QUINLAN, Treas.

TRUSTEES.

JOHN H. RHOADES,
JOHN A. STEWART,
LOWELL LINCOLN,
JOHN S. McLEAN,
EDWARD N. TAILER,
JOHN L. RIKER,
FRANCIS H. LEGGETT,
A. S. FRISSELL,
WM. T. WARDWELL,
CHAS. S. SMITH,
DAVID M. MORRISON

JAMES QUINLAN,
GEORGE G. HAVEN,
ANDREW G. AGNEW,
WM. R. STEWART,
GEO. G. DEWITT,
J. HAMPDEN ROBB,
A. D. JULLIARD,
ALFRED L. WHITE,
B. AYMAR SANDS,
WM. D. SLOANE,
L. K. WILMERDING,

CHAS. D. DICKEY,
DANIEL A. DAVIS,
HENRY DE COPPET,
BRADISH JOHNSON,
GEO. A. MORRISON,
WOODBURY LANGDON,
JAMES H. HYDE,
JAS. J. HIGGINSON,
WM. A. STREET,
CARL SCHEFER,
CHAS. F. HOFFMAN.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$27,338,05
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
District of Columbia.	\$190,800 00	\$231,196 45	\$194,673 24
State of New Hampshire.....	210,000 00	217,621 00	210,000 00
State of Massachusetts..	2,800,000 00	3,009,946 50	2,800,000 00
State of Rhode Island...	295,000 00	326,286 16	295,000 00
State of Connecticut...	25,000 00	26,254 67	25,000 00
State of Maine.....	370,000 00	368,643 16	370,000 00
State of Indiana.....	210,000 00	217,623 95	210,000 00
State of Pennsylvania...	60,000 00	65,885 16	60,000 00
State of Minnesota....	58,000 00	58,967 36	58,000 00
Cities in other States...	7,656,633 05	8,281,013 89	7,688,586 18
Cities in this State....	4,660,904 27	4,989,330 67	4,756,913 03
Counties in this State..	554,000 00	625,743 66	554,000 00
Railroad mortgage bds.	10,887,000 00	12,797,357 52	11,851,534 86
	<u>\$27,977,337 32</u>	<u>\$31,215,870 15</u>	<u>\$29,073,707 31</u>
			29,073,707
Banking house and lot, cost, \$611,686.52; book value, \$250,000; estimated present value.....			250,000
Cash on deposit in banks or trust companies.....			1,769,038
Cash on hand.....			506,937
Total of collectible interest.....			<u>820,081</u>
			<u>\$59,757,815</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$53,816,582 54	
Interest credited or to be credited for the six months ending with Dec. 31, 1905.....	1,004,848 67	
		\$54,821,431 21

Other liabilities: Expenses incurred, but unpaid, viz.:

Supplies.....	\$344 42	
Ice.....	15 68	
Maps and records.....	65 00	
Removing ashes.....	8 00	
Cab hire.....	9 50	
Repairs.....	13 78	
Appraisals.....	270 00	
Stationery.....	750 05	
Sundries.....	5 65	
		1,482 08
Surplus on market value.....		4,934,902 28
Surplus on par value, \$3,838,532.29.....		
		<u>\$59,757,815 57</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$2,776,032 52	
From depositors, not including interest credited.....	13,904,649 55	
From interest on loans, deposits and investments.....	2,189,734 92	
From mortgages.....	1,279,250 00	
From redemption of stocks and bonds.....	661,000 00	
From stocks and bonds sold (total par value, \$22,287).....	22,344 50	
From all other sources, viz.:		
Excess interest from mortgagor.....	\$3 12	
Consideration for prepayment of mortgage.....	573 75	
Insurance premiums repaid.....	288 64	
		865 51
		<u>\$20,833,877 00</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$9,342,794 08	
For loans on bonds and mortgages.....	7,392,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,456,000).....	1,653,594 37	
For interest (other than interest payments to depositors).....	21,850 01	
For current expenses of the bank, viz.:		
For salaries.....	\$78,703 88	
For taxes: Banking house, \$6,685.55; surplus, \$38,603.85; on mortgages, \$441.15.....	45,730 55	
For expenses, except taxes, of banking house:		
Repairs.....	714 42	
Other.....	624 10	
For other expenses, not including expenses for other real estate nor other expenses for banking house..	21,577 08	
		147,350 03
Other payments, viz.:		
Excess interest repaid to mortgagor.....	\$3 12	
To reimburse depositor for forged draft.....	20 00	
Insurance premiums, mortgagors' account.....	288 64	
		311 76
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	2,275,976 75	
		<u>\$20,833,877 00</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1906.....	88,101
Number of accounts opened or reopened during year 1905.....	17,329
Number of accounts closed during the year 1905.....	12,639
Total number of deposits received during the year 1905.....	118,459
Total number of payments to depositors during the year 1905...	81,766
Amount deposited during the year 1905, not including interest credited for that period.....	\$13,904,649 55
Amount withdrawn during the year 1905.....	9,342,794 08
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$947,884 42
January 1, 1906.....	1,004,848 67
Average amount of each account January 1, 1906.....	1,952,733 09
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.	622 00
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	4,477 50
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	923
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.....	\$5,035 15
Total amount of such accounts.....	126
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	\$390,228 27
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	2,963
Total earnings of the bank for the year 1905.....	4
Total expenses of the bank for the year 1905.....	\$2,271,134 62
Interest paid to depositors for the year 1905.....	147,703 04
Net earnings for the year 1905 over expenses and interest paid to depositors.....	1,952,733 09
	170,698 49

68. HARLEM SAVINGS BANK, NEW YORK CITY.

[2279-2281 Third avenue; incorporated 1863.]

THOMAS CRAWFORD, President.

THOMAS R. EBERT, Secretary.

TRUSTEES.

THOMAS CRAWFORD,
WM. E. TROTTER,
G. F. DAILEY,
RICHARD WEBBER,
AUGUSTUS GAREISS,

WILLIAM B. REED,
JOHN J. BELL,
CHARLES P. PIERCE,
FRANK E. WISE,
JAMES R. SENIOR,
ISRAEL C. JONES.

WILLIAM T. PURDY,
HENRY B. PYE,
M. J. ENNIS,
JOHN F. STEEVES,
WM. SOMERVILLE,

FINANCIAL.

RESOURCES.

Real estate and mortgages..... \$8,537,896 40

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Massachusetts.	\$220,000 00	\$242,092 00	\$231,000 00
State of Louisiana.....	50,000 00	52,343 75	52,500 00
State of Alabama.....	100,000 00	107,875 00	100,000 00
State of Idaho.....	25,000 00	26,500 00	25,375 00
State of N. Carolina....	25,000 00	26,207 50	25,375 00
Cities in other States...	630,000 00	667,746 80	638,000 00
Cities in this State....	1,798,800 00	2,029,045 63	1,901,440 00
Counties in this State...	80,228 68	81,848 94	80,228 68
Villages in this State...	350,000 00	374,108 20	358,760 00
School districts in this State.....	12,500 00	13,077 50	12,625 00
Railroad mortgage bds.	2,815,000 00	3,049,716 91	2,934,487 50
	<u>\$6,106,528 68</u>	<u>\$6,670,562 23</u>	<u>\$6,359,791 18</u>
Banking house and lot, cost, \$136,369.75; book value, \$100,000; estimated present value.....			100,000 00
Cash on deposit in banks or trust companies.....			834,567 62
Cash on hand.....			175,148 07
Total of collectible interest.....			172,810 11
			<u>\$16,180,213 38</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$14,965,816 38
Interest credited or to be credited for the six months ending with December 31, 1905.....	233,163 98
	<u>\$15,198,980 36</u>
Surplus on market value.....	981,233 02
Surplus on par value, \$727,970.52.	
	<u>\$16,180,213 38</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$1,117,945 53
From depositors, not including interest credited.....	6,483,937 40
From interest on loans, deposits and investments.....	645,000 26
From rents from banking house.....	3,093 28
From rents from other real estate.....	61 25
From mortgages.....	924,090 00
From redemption of stocks and bonds.....	66,500 00
From real estate sold.....	10,670 55
	<u>\$9,251,298 27</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$5,662,761 78
For loans on bonds and mortgages.....	1,847,500 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$540,000).....	684,257 50
For current expenses of the bank, viz.:	
For salaries.....	\$30,680 00
For taxes: Banking house, \$1,474.55; surplus, \$5,739.10.....	7,213 65
For expenses, except taxes, of banking house:	
Repairs.....	1,744 82
Insurance.....	196 88
For expenses of other real estate, viz.: Other.....	3 50
For other expenses, not including expenses for other real estate nor other expenses for banking house..	7,224 45
	<u>47,063 30</u>

Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	\$1,009,71
	<u>\$9,251,28</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	46
Number of accounts opened or reopened during year 1905.....	12
Number of accounts closed during the year 1905.....	9
Total number of deposits received during the year 1905.....	95
Total number of payments to depositors during the year 1905...	65
Amount deposited during the year 1905, not including interest credited for that period.....	\$6,483,93
Amount withdrawn during the year 1905.....	5,662,76
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$222,109 11
January 1, 1906.....	233,163 98
	<u>455,27</u>
Average amount of each account January 1, 1906.....	32
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made July 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,64
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$5,37
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.	
Total amount of such accounts.....	\$18,55
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	
Total earnings of the bank for the year 1905.....	\$653,85
Total expenses of the bank for the year 1905.....	47,06
Interest paid to depositors for the year 1905.....	455,27
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>151,51</u>

69. THE IRVING SAVINGS INSTITUTION, NEW YORK CITY.

[115 Chambers street; incorporated 1851.]

W. H. B. TOTTEN, President.

G. BYRON LATIMER, Secy

TRUSTEES.

W. H. B. TOTTEN,
M. GERDES,
J. K. LASHER,
J. E. CARPENTER,
C. H. FANCHER,
J. W. NIX,

G. B. LATIMER,
J. H. DYE,
C. D. BOSCHEN,
H. KROGER,
S. CROOKS,
J. O. WILLIAMS,
G. A. ELLIS.

L. M. STANTON,
W. C. DEMOREST,
J. H. KILLOUGH,
W. C. CRANE,
D. BECKERMANN,
S. S. CONOVER,

NEW YORK COUNTY.

187

FINANCIAL.

RESOURCES.

Bonds and mortgages.....\$12,519,500 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Massachusetts.	\$200,000 00	\$221,730 59	\$218,000 00	
Cities in other States...	2,939,200 00	3,114,274 88	3,087,814 00	
Cities in this State....	2,205,050 00	2,347,442 29	2,298,425 00	
Counties in this State...	431,000 00	444,405 89	452,340 00	
Towns in this State....	129,000 00	134,080 74	129,000 00	
Villages in this State...	203,000 00	211,876 79	209,260 00	
Railroad mortgage bds.	2,671,000 00	2,919,584 32	2,822,480 00	
	<u>\$8,778,250 00</u>	<u>\$9,393,395 50</u>	<u>\$9,217,319 00</u>	9,217,319 00
Banking house and lot, cost, \$115,000; book value, \$112,000; estimated present value.....				112,000 00
Cash on deposit in banks or trust companies.....				1,708,782 53
Cash on hand.....				216,000 84
Total of collectible interest.....				317,328 86
				<u><u>\$24,090,931 23</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$22,683,675 02	
Interest credited or to be credited for the six months ending with December 31, 1905.....	380,417 57	
	<u>\$23,064,092 59</u>	
Surplus on market value.....		1,026,838 64
Surplus on par value, \$587,769.64.		<u><u>\$24,090,931 23</u></u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$1,856,584 02
From depositors, not including interest credited.....	5,675,694 42
From interest on loans, deposits and investments.....	988,423 69
From mortgages.....	1,098,600 00
From redemption of stocks and bonds.....	262,500 00
From stocks and bonds sold (total par value, \$577,000).....	619,148 58
From loans paid.....	6,700 00
	<u><u>\$10,507,650 71</u></u>

PAYMENTS.

To depositors, including interest paid to them.....	\$6,630,032 82
For loans on bonds and mortgages.....	1,170,500 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$726,900).....	732,481 72
For current expenses of the bank, viz.:	
For salaries.....	\$34,065 00
For taxes: Banking house, \$1,129.10; surplus, \$4,773.87; on mortgages, \$30.81.....	5,933 78
For expenses, except taxes, of banking house:	
Repairs.....	898 47
Insurance.....	11 73
Other.....	4 80
For other expenses, not including expenses for other real estate nor other expenses for banking house..	8,939 02

Cash on hand and in banks or trust companies December 31,
1905, after transactions of the day.....

\$1,924,783 37

\$10,507,650 71

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	29,588
Number of accounts opened or reopened during year 1905.....	5,088
Number of accounts closed during the year 1905.....	4,058
Total number of deposits received during the year 1905.....	37,129
Total number of payments to depositors during the year 1905.....	29,790
Amount deposited during the year 1905, not including interest credited for that period.....	\$5,675,694 42
Amount withdrawn during the year 1905.....	6,630,032 82
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$395,928 20
January 1, 1906.....	380,417 57
	776,345 77
Average amount of each account January 1, 1906.....	779 50
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made September 30, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	4,126 51
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	510
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,472 50
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.....	109
Total amount of such accounts.....	\$339,600 75
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	619
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$1,013,120 47
Total expenses of the bank for the year 1905.....	49,862 80
Interest paid to depositors for the year 1905.....	776,345 77
Net earnings for the year 1905 over expenses and interest paid to depositors.....	186,911 90

70. ITALIAN SAVINGS BANK OF THE CITY OF NEW YORK.

[48 Spring street; incorporated 1896.]

JOSEPH N. FRANCOLINI, President.

PASQUALE I. SIMONELLI, Secretary.

TRUSTEES.

DOMENICO ABBATE,
ANTONIO C. ASTARITA,
EDWARD COLE,
VITO CONTESSA,
FRANCOLINI,
RD J. McCANN,

JAMES E. MARCH,
ROCCO M. MARASCO,
ELIOT NORTON,
E. PALADINI,
ANTONIO PISANI,
CELESTINO PIVA,

DOMENICO SALADINO,
JAMES J. SLEVIN,
JOHN E. WAYLAND,
ANTONIO ZUCCA,
ANGELO ZUCCHI,
L. V. FUGAZY.

NEW YORK COUNTY.

189

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$989,600 00
Stock and bond investments, viz:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
Cities in this State....	\$40,500 00	\$42,930 80	\$41,638 12	
Counties in this State..	10,000 00	11,062 00	10,537 50	
Villages in this State..	4,000 00	4,142 00	4,000 00	
Railroad mortgage bds.	113,000 00	116,425 00	115,620 00	
	<u>\$167,500 00</u>	<u>\$174,559 80</u>	<u>\$171,795 62</u>	171,795 62
Loans on pledge of securities, as authorized by Chapter 689, Laws of 1892.....				190,000 00
Other real estate, cost, \$10,714.46; book value, \$10,614.46; estimated present value.....				10,614 46
Cash on deposit in banks or trust companies.....				216,367 69
Cash on hand.....				26,475 18
Total of collectible interest.....				7,680 74
				<u>\$1,612,533 69</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal.....	\$1,571,386 28		
Interest credited or to be credited for the six months ending with December 31, 1905.....	23,863 35		
			<u>\$1,595,249 63</u>
Surplus on market value.....			17,284 06
Surplus on par value, \$12,988.44.			<u>\$1,612,533 69</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$303,742 76
From depositors, not including interest credited.....	1,248,009 11
From interest on loans, deposits and investments.....	61,622 43
From rents from other real estate.....	208 32
From mortgages.....	143,925 00
From redemption of stocks and bonds.....	1,000 00
From stocks and bonds sold (total par value, \$50,000).....	52,625 28
From real estate sold.....	100 00
	<u>\$1,811,232 90</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$917,554 78
For loans on bonds and mortgages.....	340,000 00
For loans on stocks and bonds and other securities.....	190,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$95,000).....	96,825 00
For interest (other than interest payments to depositors).....	376 11
For current expenses of the bank, viz.:	
For salaries.....	\$8,757 00
For taxes: Surplus, \$122.08; on mortgages, \$247.51.	369 59
For rent of banking rooms.....	1,433 32
For other expenses, not including expenses for other real estate nor other expenses for banking house..	2,359 77
	<u>\$12,919 6</u>

For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	\$10,714 46
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	242,842 87
	\$1,811,232 90

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	6,837
Number of accounts opened or reopened during year 1905.....	3,359
Number of accounts closed during the year 1905.....	2,355
Total number of deposits received during the year 1905.....	26,539
Total number of payments to depositors during the year 1905.....	15,550
Amount deposited during the year 1905, not including interest credited for that period.....	\$1,248,009 11
Amount withdrawn during the year 1905.....	917,554 78
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$20,516 80
January 1, 1906.....	23,863 35
Average amount of each account January 1, 1906.....	44,380 15
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 3, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	233 00
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	4,166 90
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	7
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	2
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited...	\$4,137 45
Total amount of such accounts.....	4
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	\$13,430 40
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	11
Total amount of such accounts.....	4
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	\$13,430 40
Total earnings of the bank for the year 1905.....	3 and 4
Total expenses of the bank for the year 1905.....	\$66,360 49
Interest paid to depositors for the year 1905.....	12,919 68
Net earnings for the year 1905 over expenses and interest paid to depositors.....	44,380 15
	9,060 66

71. MAIDEN LANE SAVINGS BANK, NEW YORK CITY.

[170 Broadway; incorporated 1903.]

LOUIS WINDMULLER, President.

MAURICE MAAS, Secretary.

TRUSTEES.

C. G. ALFORD,
JAMES C. AIKIN,
MILTON P. BAGG,
HIRAM A. BLISS,
W. F. CARLTON,
BIRD S. COLER,
ISAAC W. COKEFAIR,

R. W. JONES, JR.,
CHARLES R. JUNG,
WALTER G. KING,
J. M. MOSSMAN,
W. M. K. OLCOTT,
AUG. OPPENHEIMER,
F. A. RINGLER,

HUGO B. ROELKER,
JOEL S. DE SELDING,
LEOPOLD STERN,
JAMES W. STEVENSON,
A. L. STRASBURGER,
HENRY UNTERMAYER,
LOUIS WINDMULLER.

FINANCIAL.**RESOURCES.**

Bonds and mortgages.....				\$244,000 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
State of Alabama.....	\$18,500 00	\$18,803 63	\$18,609 15	
Cities in this State....	35,000 00	34,912 00	34,923 00	
Railroad mortgage bds.	41,000 00	43,363 43	42,389 00	
	<u>\$94,500 00</u>	<u>\$97,079 06</u>	<u>\$95,921 15</u>	95,921 15
Cash on deposit in banks or trust companies.....				57,147 34
Cash on hand.....				7,656 20
Total of collectible interest.....				4,672 08
				<u>\$409,396 77</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal.....		\$399,271 57	
Interest credited or to be credited for the six months ending with December 31, 1905.....		6,398 99	
			\$405,670 56
Surplus on market value.....			3,726 21
Surplus on par value, \$2,305.06.			<u>\$409,396 77</u>

CASH TRANSACTIONS DURING THE YEAR 1905.**RECEIPTS.**

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day	\$50,350 39
From depositors, not including interest credited.....	338,577 86
From interest on loans, deposits and investments.....	11,861 96
From rents from other real estate.....	20,000 00
From redemption of stocks and bonds.....	10,000 00
From stocks and bonds sold (total par value \$1,000).....	1,177 50
From all other sources, viz.: Trustees.....	800 00
	<u>\$432,767 71</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$157,323 45
For loans on bonds and mortgages.....	145,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$63,500).....	63,878 66
For interest (other than interest payments to depositors).....	446 50

For current expenses of the bank, viz.:

For salaries.....	\$1,060 00	
For rent of banking rooms.....	3 00	
For other expenses, not including expenses for other real estate nor other expenses for banking house..	252 56	
		\$1,315 56
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		64,803 54
		<u>\$432,767 71</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	1,579
Number of accounts opened or reopened during year 1905.....	888
Number of accounts closed during the year 1905.....	509
Total number of deposits received during the year 1905.....	5,572
Total number of payments to depositors during the year 1905...	2,269
Amount deposited during the year 1905, not including interest credited for that period.....	\$338,571 86
Amount withdrawn during the year 1905.....	157,323 45
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$4,666 13
January 1, 1906.....	6,398 99
	11,065 12
Average amount of each account January 1, 1906.....	256 95
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 31, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,120 00
Number of accounts which exceeded \$3,000, including actual de- posits and interest credited, at the last trial balance of deposi- tors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	19
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	19
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	4
Total earnings of the bank for the year 1905.....	\$15,478 81
Total expenses of the bank for the year 1905.....	1,315 56
Interest paid to depositors for the year 1905.....	11,065 12
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>3,098 13</u>

72. THE MANHATTAN SAVINGS INSTITUTION, NEW YORK CITY.

[644-646 Broadway; incorporated 1850.]

JOSEPH BIRD, President.

FRANK G. STILES, Secretary.

TRUSTEES.

HENRY B. STOKES,
EDWARD A. WALTON,
BENJ. GRIFFEN,
SIMEON J. DRAKE,
ED. V. Z. LANE,
RICHARD LATHERS, JR.,

GEO. H. McLEAN,
EDWARD H. SCHELL,
ROBERT A. McKIM,
JOSEPH BIRD,
FRANK G. STILES,
JAMES E. WARE,

GEO. W. QUINTARD,
EDWARD S. RAPALLO,
EDWIN S. SCHENCK,
JOSEPH T. BROWN,
SAMUEL CAREY,
G. W. McGARRAH.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$6,795,020 00

NEW YORK COUNTY.

193

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$75,000 00	\$69,057 09	\$77,812 50
Cities in other States...	582,648 00	623,642 63	584,429 46
Cities in this State....	2,160,000 00	2,334,638 21	2,153,046 25
Counties in this State...	73,000 00	73,999 40	71,083 75
Towns in this State...	141,000 00	142,210 62	140,475 00
Villages in this State...	25,000 00	25,000 00	25,375 00
Railroad mortgage bds.	1,606,000 00	1,829,287 18	1,737,595 00
	<u>\$4,662,648 00</u>	<u>\$5,097,835 18</u>	<u>\$4,789,816 96</u>
Banking house and lot, cost, \$810,169.09; book value, \$600,000; estimated present value.....			600,000 00
Other real estate, cost, \$16,311.85; book value, \$16,311.85; estimated present value.....			17,500 00
Cash on deposit in banks or trust companies.....			646,530 40
Cash on hand.....			71,303 20
Total of collectible interest.....			82,856 31
			<u><u>\$13,003,026 87</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$11,973,907 99
Interest credited or to be credited for the six months ending with December 31, 1905.....	194,531 19
	<u>\$12,168,439 18</u>
Other liabilities, viz.: Interest paid in advance.....	427 92
Surplus on market value.....	834,159 77
Surplus on par value, \$706,988.81.	
	<u><u>\$13,003,026 87</u></u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$614,501 17
From depositors, not including interest credited.....	3,729,128 04
From interest on loans, deposits and investments.....	462,678 78
From rents from banking house.....	22,350 00
From mortgages.....	439,500 00
From redemption of stocks and bonds.....	2,000 00
From stocks and bonds sold (total par value, \$500,000).....	654,375 00
From all other sources, viz.: Insurance, fire loss on bank building.....	1,132 45
	<u>\$5,925,665 44</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$3,860,147 74
For loans on bonds and mortgages.....	392,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$770,000).....	874,900 00
For current expenses of the bank, viz.:	
For salaries.....	\$35,420 00
For taxes: Banking house, \$9,948.05; surplus, \$6,664.07; on mortgages, \$16.23.....	13,628 35
For expenses, except taxes, of banking house:	
Repairs.....	955 31
Insurance.....	1,695 71
Other.....	17,211 79
For expenses of other real estate, viz.: Taxes.....	210 13
For other expenses, not including expenses for other real estate nor other expenses for banking house..	9,436 29
	<u>78,557 58</u>

Other payments, viz.:

Interest deducted from interest paid in advance as reported January 1, 1904.....	\$650 00	
Payments on account of fire loss.....	1,076 52	
		\$1,726 52
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		717,833 60
		<u>\$5,925,665 44</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	22,086
Number of accounts opened or reopened during year 1905.....	3,357
Number of accounts closed during the year 1905.....	3,363
Total number of deposits received during the year 1905.....	31,696
Total number of payments to depositors during the year 1905...	25,983
Amount deposited during the year 1905, not including interest credited for that period.....	\$3,729,128 04
Amount withdrawn during the year 1905.....	3,860,147 74
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$191,685 61
January 1, 1906.....	194,531 19
	386,216 80
Average amount of each account January 1, 1906.....	550 95
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	4,842 05
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	351
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	351
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$648,824 23
Total expenses of the bank for the year 1905.....	79,634 10
Interest paid to depositors for the year 1905.....	386,216 80
Premiums on bonds purchased.....	123,837 50
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>59,135 83</u>

73. METROPOLITAN SAVINGS BANK, NEW YORK CITY.

[1 and 3 Third avenue; incorporated 1852.]

JOHNATHAN B. CURREY, President.

EDWARD SHERER, Secretary.

TRUSTEES.

AUG. S. HUTCHINS,
WILLIAM SHERER,
J. B. CURREY,
WALDO HUTCHINS,
JAMES TURNER,

GROVE P. MITCHELL,
WILLIS S. PAINE,
AUG. K. SLOAN,
ROBT. D. ANDREWS,
AUG. H. SANDS,

EDWARD H. SWAN, Jr.,
CHAS. P. EMMONS,
EDWARD SHERER,
DEWITT C. FALLS,
JOHN S. SPENCER.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$5,873,575 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Massachusetts.....	\$300,000 00	\$318,483 55	\$292,500 00
State of California.....	50,000 00	53,185 00	51,500 00
Cities in other States.....	1,012,000 00	1,073,101 03	1,031,820 00
Cities in this State.....	1,506,000 00	1,592,809 32	1,546,410 00
Counties in this State.....	64,000 00	69,630 69	66,640 00
Railroad mortgage bds.....	1,068,000 00	1,218,989 88	1,101,180 00
	<u>\$4,000,000 00</u>	<u>\$4,326,199 47</u>	<u>\$4,090,050 00</u>

4,090,050 00

Banking house and lot, cost, \$243,346.71; book value, \$140,000;
 estimated present value..... 140,000 00
 Cash on deposit in banks or trust companies..... 672,275 71
 Cash on hand..... 33,448 09
 Total of collectible interest..... 78,239 95
 Amount of all other assets, viz.: Rent..... 100 00

\$10,887,688 75

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$10,032,537 07
Interest credited or to be credited for the six months ending with December 31, 1905.....	169,142 46
	<u>\$10,261,679 53</u>
Other liabilities, viz.: Expenses incurred, but unpaid.....	413 65
Surplus on market value.....	625,595 57
Surplus on par value, \$535,545.57.....	
	<u>\$10,887,688 75</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$771,991 81
From depositors, not including interest credited.....	2,269,615 57
From interest on loans, deposits and investments.....	447,706 84
From rents from banking house.....	3,789 04
From mortgages.....	1,176,334 69
From redemption of stocks and bonds.....	33,800 00
From all other sources, viz.:	
Survey account.....	\$80 00
Consideration for prepayment of mortgage.....	322 30
Bond and mortgage tax refunded.....	3 45
	<u>405 75</u>
	<u>\$4,703,646 70</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$3,064,104 99
For loans on bonds and mortgages.....	685,228 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$200,000).....	203,038 89
For current expenses of the bank, viz.:	
For salaries.....	\$26,820 00
For taxes: Banking house, \$1,516.18; surplus, \$5,013.64; on mortgages, \$890.73.....	7,419 55
For expenses, except taxes, of banking house:	
Repairs.....	1,813 12
Insurance.....	104 45
For other expenses, not including expenses for other real estate nor other expenses for banking house..	8,563 72

44,720 84

Other payments, viz.:

Survey account.....	\$760 00	
Judgment against bank.....	70 18	
		\$830 18
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		705,723 80
		<u>\$4,703,646 70</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	15,185
Number of accounts opened or reopened during year 1905.....	1,757
Number of accounts closed during the year 1905.....	2,173
Total number of deposits received during the year 1905.....	15,745
Total number of payments to depositors during the year 1905...	14,869
Amount deposited during the year 1905, not including interest credited for that period.....	\$2,269,615 57
Amount withdrawn during the year 1905.....	3,064,104 99
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$172,017 40
January 11, 1906.....	169,142 46
	341,159 86
Average amount of each account January 1, 1906.....	675 77
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made July 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	4,080 12
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of de- positors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of court of record or of a surrogate.....	698
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	\$3,157 50
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.	17
Total amount of such accounts.....	\$52,227 92
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	715
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	34
Total earnings of the bank for the year 1905.....	\$450,247 67
Total expenses of the bank for the year 1905.....	48,551 02
Interest paid to depositors for the year 1905.....	341,159 86
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>60,536 79</u>

74. NEW YORK SAVINGS BANK, NEW YORK CITY.

[81 Eighth avenue; incorporated 1854.]

WILLIAM FELSINGER, President.

JAMES L. WANDLING, Treasurer.

TRUSTEES.

FRED K. HUGHSON,
JOHN WEBBER,
WM. H. JACKSON,
A. M. PENTZ,

WM. FELSINGER,
JAS. L. WANDLING,
FIRE D. CORDTS,
BENJ. A. WILLIAMS,
JOHN WEBBER, JR.

JOHN H. ARMSTRONG,
JOHN A. GREENE,
FRANK B. SMIDT,
THOS. P. SPENCER,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$15,026,050 50
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Connecticut....	\$12,000 00	\$12,000 00	\$12,000 00
State of Maine.....	25,000 00	25,000 00	25,000 00
State of Massachusetts.	650,000 00	707,473 70	679,562 50
State of Rhode Island..	40,000 00	42,900 00	40,900 00
Cities in other States...	2,130,000 00	2,384,801 75	2,246,221 25
Cities in this State....	2,487,000 00	2,756,097 09	2,744,538 73
Counties in this State..	211,000 00	213,192 30	205,781 25
Railroad mortgage bds.	1,595,000 00	1,762,826 74	1,600,627 50
	<u>\$7,150,000 00</u>	<u>\$7,904,291 58</u>	<u>\$7,554,631 23</u>
			7,554,631 23
Banking house and lot, cost, \$449,851.80; book value, \$250,000; estimated present value.....			250,000 00
Cash on deposit in banks or trust companies.....			1,086,689 39
Cash on hand.....			65,681 67
Total of collectible interest.....			174,576 02
			<u>\$24,157,628 31</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$21,504,028 02
Interest credited or to be credited for the six months ending with December 31, 1905.....	401,982 20
	<u>\$21,906,010 22</u>
Surplus on market value.....	2,251,618 09
Surplus on par value, \$1,846,986.89.	
	<u>\$24,157,628 31</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$1,313,757 78
From depositors, not including interest credited.....	6,079,316 23
From interest on loans, deposits and investments.....	968,551 59
From rents from other real estate.....	2,567 08
From mortgages.....	1,186,000 00
From redemption of stocks and bonds.....	487,500 00
From stocks and bonds sold (total par value, \$77,000).....	78,085 70
From real estate sold.....	77,000 00
	<u>\$10,192,778 38</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$5,386,663 86
From loans on bonds and mortgages.....	3,449,000 00
From stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$110,000).....	115,467 00
For interest (other than interest payments to depositors).....	2,426 03

For current expenses of the bank, viz.:-

For salaries.....	\$43,732 00	
For taxes: Banking house \$4,058.00; surplus, \$17,711.06; on mortgages, \$3,371.21.....	25,140 87	
For expenses, except taxes, of banking house:		
Repairs.....	264 29	
Other.....	53 30	
For expenses of other real estate, viz.:		
Repairs.....	377 30	
Insurance.....	363 81	
Taxes.....	216 62	
Other.....	183 60	
For other expenses, not including expenses for other real estate nor other expenses for banking house..	16,518 64	
		\$86,850 43
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		1,152,371 06
		<u>\$10,192,778 38</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	37,520
Number of accounts opened or reopened during year 1905.....	8,420
Number of accounts closed during the year 1905.....	5,891
Total number of deposits received during the year 1905.....	63,603
Total number of payments to depositors during the year 1905.....	42,827
Amount deposited during the year 1905, not including interest credited for that period.....	\$6,079,316 23
Amount withdrawn during the year 1905.....	5,386,663 86
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$358,124 88
January 1, 1906.....	401,982 20
	760,107 08
Average amount of each account January 1, 1906.....	583 84
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made November 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,707 07
Number of accounts which exceeded \$3,000, including actual de- posits and interest credited, at the last trial balance of deposi- tors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	419
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,600 04
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.	23
Total amount of such accounts.....	\$71,992 13
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	442
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	4
Total earnings of the bank for the year 1905.....	\$967,587 61
Total expenses of the bank for the year 1905.....	86,850 43
Interest paid to depositors for the year 1905.....	760,107 08
Premium on bonds.....	5,467 00
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>115,163 07</u>

75. NORTH RIVER SAVINGS BANK, NEW YORK CITY.

[31 West 34th street; incorporated 1866.]

SAMUEL D. STYLES, President.

ALEXANDER C. MILNE, Treasurer.

TRUSTEES.BENJAMIN F. MILLS.
HENRY DEPEYSTER.
ADOLPH O. H. FISCHER.
JOSEPH C. BALDWIN.
CHRISTIAN F. TIETJEN.JOHN H. SELMES.
NOEL B. SANBORN.
CHARLES ROHE.
THOMAS STOKES.
ELBRIDGE G. SNOW.HARVEY E. FISK.
WILLIAM F. HAVEMEYER.
HENRY D. LYMAN.
JOSEPH EASTMAN.
SAMUEL D. STYLES.**FINANCIAL.****RESOURCES.**

Bonds and mortgages..... \$4,683,750 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Massachusetts.	\$400,000 00	\$437,956 67	\$416,670 00	
Cities in other States....	430,519 40	461,974 03	439,894 98	
Cities in this State.....	577,000 00	583,709 69	578,135 50	
Railroad mortgage bds.	823,000 00	939,563 27	880,230 00	
	<u>\$2,230,519 40</u>	<u>2,433,203 66</u>	<u>\$2,314,930 48</u>	2,314,930 48
Banking house and lot, cost, \$224,106.24; book value, \$224,106.- 24; estimated present value.....				224,106 24
Cash on deposit in banks or trust companies.....				591,631 20
Cash on hand.....				21,440 43
Total of collectible interest.....				87,506 06
				<u><u>\$7,923,364 41</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$7,450,546 65	
Interest credited or to be credited for the six months ending with December 31, 1905.....	128,121 67	
		\$7,578,668 32
Surplus on market value.....		344,696 09
Surplus on par value, \$260,285.01.		
		<u><u>\$7,923,364 41</u></u>

CASH TRANSACTIONS DURING THE YEAR 1905.**RECEIPTS.**

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$635,345 52	
From depositors, not including interest credited.....	2,502,871 77	
From interest on loans, deposits and investments.....	312,654 91	
From mortgages.....	551,400 00	
From stocks and bonds sold (total par value, \$100,000).....	100,500 00	
From real estate sold.....	82,500 00	
From all other sources, viz.:		
Cash returned for payment heretofore made for property.....	\$4,647 00	
Rebate on surety bonds.....	15 56	
Rebate on fire insurance policy.....	74 31	
		4,736 87
		<u><u>\$4,190,009 07</u></u>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,155,846 75
For loans on bonds and mortgages.....	1,033,750 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$290,000).....	303,579 00
For interest (other than interest payments to depositors).....	6,068 05
For current expenses of the bank, viz.:	
For salaries.....	\$17,768 53
For taxes: Banking house, \$1,116.80; surplus, \$2,406.75; on mortgages, \$59.05.....	3,582 60
For expenses, except taxes, of banking house:	
Repairs.....	5 90
Insurance.....	6 10
For rent of banking rooms.....	1,889 51
For expenses of other real estate, viz.:	
Insurance.....	114 00
Taxes.....	1,771 00
For other expenses, not including expenses for other real estate nor other expenses for banking house....	5,923 68
	31,061 32
Other payments, viz.: On account of construction of new banking house.....	46,632 29
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	613,071 63
	<u>\$4,190,009 07</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	17,441
Number of accounts opened or reopened during the year 1905...	3,617
Number of accounts closed during the year 1905.....	2,709
Total number of deposits received during the year 1905.....	30,249
Total number of payments to depositors during the year 1905.....	21,335
Amount deposited during the year 1905, not including interest credited for that period.....	\$2,502,871 77
Amount withdrawn during the year 1905.....	2,155,846 75
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$123,675 56
January 1, 1906.....	128,121 67
	251,797 23
Average amount of each account January 1, 1906.....	434 55
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,929 97
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	187
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,088 12
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited....	4
Total amount of such accounts.....	\$12,212 63
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	191
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½ and 4
Total earnings of the bank for the year 1905.....	\$309,848 33
Total expenses of the bank for the year 1905.....	31,099 23
Interest paid to depositors for the year 1905.....	251,797 23
Account of bond premiums and depreciation.....	34,673 73
<u>Earnings for the year 1905 over expenses and interest paid to depositors.....</u>	<u>28,951 87</u>

76. NORTH SIDE SAVINGS BANK, NEW YORK CITY.

[3196 Third avenue; incorporated 1905.]

JOHN J. BARRY, President.

ARTHUR A. EKIRCH, Secretary.

TRUSTEES.

JOHN J. BARRY,
JOHN BAMBEY,
JOHN G. BORGSTEDE,
JOHN W. BOLTON,
T. J. CHABOT,
T. JOSEPH DUNN,
J. CLARENCE DAVIES,

JOHN J. FOX,
MICHAEL J. GARVIN,
GEORGE J. GROSSMAN,
JOHN C. HEINTZ,
WILLIAM H. KEATING,
CHARLES B. LAWSON,

JOHN RIEGELMAN,
CHRISTIAN RIEGER, Jr.,
ANTHONY STUMPF,
WALTER WILKENS,
FRED. H. WEFER,
ROBERT C. WOOD,
GEORGE N. REINHARDT.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$54,400 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
Villages in this State...	\$5,000 00	\$5,110 00	\$5,110 00	
Railroad mortgage bds.	25,000 00	26,041 25	26,335 00	
	<u>\$30,000 00</u>	<u>\$31,151 25</u>	<u>\$31,445 00</u>	
				31,445 00
Cash on deposit in banks or trust companies.....				26,161 61
Cash on hand.....				1,184 80
Total of collectible interest.....				407 26
				<u>\$113 598 67</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal.....		\$108,369 60	
Interest credited or to be credited for the six months ending with December 31, 1905.....		1,416 50	
			\$109,786 10
Surplus on market value.....			3,812 57
Surplus on par value, \$2,367.57.....			<u>\$113,598 67</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

From depositors, not including interest credited.....	\$145,768 72
From interest on loans, deposits and investments.....	2,247 38
From all other sources, viz.:	
Advances made by trustees.....	\$7,000 00
Rebate on surety bonds.....	4 25
	<u>7,004 25</u>
	<u>\$155,020 35</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$37,602 95
For loans on bonds and mortgages.....	54,400 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$30,000).....	31,151 25
For interest (other than interest payments to depositors).....	261 97

For current expenses of the bank, viz.:

For salaries.....	\$1,574 16	
For taxes: On mortgages.....	122 93	
For expenses, except taxes, of banking house: Other.....	452 75	
For rent of banking rooms.....	862 50	
For other expenses, not including expenses for other real estate nor other expenses for banking house ...	1,245 43	
		\$4,257 77
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		27,346 41
		<u>\$155,020 35</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	741
Number of accounts opened or reopened during year 1905.....	888
Number of accounts closed during the year 1905.....	147
Total number of deposits received during the year 1905.....	2,413
Total number of payments to depositors during the year 1905...	745
Amount deposited during the year 1905, not including interest credited for that period.....	\$145,768 72
Amount withdrawn during the year 1905.....	37,602 95
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$203 83
January 1, 1906.....	1,416 50
	<u>1,620 33</u>
Average amount of each account January 1, 1906.....	148 15
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made Decem- ber 30, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate	3,009 41
Number of accounts which exceeded \$3,000, including actual de- posits and interest credited, at the last trial balance of deposi- tors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	2
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	2
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$2,100 00
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	2
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	4
Total earnings of the bank for the year 1905.....	\$9,396 92
Total expenses of the bank for the year 1905.....	4,257 77
Interest paid to depositors for the year 1905.....	1,620 33
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>3,518 82</u>

77. SEAMEN'S BANK FOR SAVINGS IN THE CITY OF NEW YORK.

[74 and 76 Wall street; incorporated 1829.]

WILLIAM C. STURGES, President.

DANIEL BARNES, Cashier.

TRUSTEES.

WM. C. STURGES,
W. H. H. MOORE,
WM. H. MACY, JR.,
W. H. BENEDICT,
GEO. H. MACY,
VERNON H. BROWN,

DAVID S. EGGLESTON,
WM. H. PHILLIPS,
ANSON W. HARD,
WM. E. STIGER,
GEO. F. CRANE,
WM. N. CRANE,
FREDERICK STURGES.

FRED'K T. SHERMAN,
WM. M. KINGSLAND,
PERRY P. WILLIAMS,
FREDERICK A. BOOTH,
ANTON A. RAVEN,
FREDERICK M. BACON,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....\$32,105,800 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
District of Columbia....	\$100,000 00	\$115,412 50	\$117,000 00
State of Indiana.....	60,000 00	61,725 00	61,200 00
State of Massachusetts..	5,900,000 00	6,448,081 50	6,111,929 00
Cities in other States....	7,159,330 00	7,707,426 10	7,404,575 56
Cities in this State.....	8,342,300 00	9,121,887 04	8,608,473 00
Counties in this State..	1,308,500 00	1,374,748 87	1,293,270 50
Railroad mortgage bds.	13,849,000 00	15,455,094 60	14,570,567 50
	<u>\$36,719,130 00</u>	<u>\$40,284,375 61</u>	<u>\$38,167,015 56</u>
			38,167,015 56
Banking house and lot, cost, \$307,211.75; book value, \$307,211.75			
estimated present value.....			370,000 00
Other real estate, cost, \$55,992.36; book value, \$55,992.36; estimated present value.....			55,992 36
Cash on deposit in banks or trust companies.....			2,794,696 69
Cash on hand.....			317,098 58
Total of collectible interest.....			515,812 71
			<u>\$74,326,415 90</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$66,086,990 74
Interest credited or to be credited for the six months ending with December 31, 1905.....	1,253,516 85
	<u>\$67,340,507 59</u>
Surplus on market value.....	6,985,908 31
Surplus on par value, \$5,538,022.75.	
	<u>\$74,326,415 90</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$3,575,049 26
From depositors, not including interest credited.....	12,916,628 36
From interest on loans, deposits and investments.....	2,764,350 09
From rents from banking house.....	14,736 66
From rents from other real estate.....	5,152 58
From mortgages.....	1,668,800 00
From redemption of stocks and bonds.....	991,000 00
	<u>\$21,935,716 95</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$11,995,941 82
For loans on bonds and mortgages.....	3,629,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,930,000).....	3,021,775 00
For interest (other than interest payments to depositors).....	20,888 74
For current expenses of the bank, viz.:	
For salaries.....	\$62,436 00
For taxes: Banking house, \$8,706.96; surplus, \$56,104.37; on mortgages, \$926.11.....	65,737 44
For expenses, except taxes, of banking house:	
Repairs.....	5,391 56
Other.....	7,907 86
For expenses of other real estate, viz.: Taxes.....	1,160 46
For other expenses, not including expenses for other real estate nor other expenses for banking house..	13,182 80
	155,816 12
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	3,111,795 27
	<u>\$21,935,716 95</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	98,301
Number of accounts opened or reopened during year 1905.....	15,037
Number of accounts closed during the year 1905.....	12,415
Total number of deposits received during the year 1905.....	102,968
Total number of payments to depositors during the year 1905...	66,703
Amount deposited during the year 1905, not including interest credited for that period.....	\$12,916,628 36
Amount withdrawn during the year 1905.....	11,995,941 82
Amount of interest credited and paid for the year 1905.....	
July 1, 1905.....	\$1,219,903 50
January 1, 1906.....	1,253,516 85
	2,473,420 35
Average amount of each account January 1, 1906.....	685 04
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made September 30, 1905, including actual deposits and interest credited except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.	7,788 50
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1,257
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,000 00
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	1,257
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	4
Total earnings of the bank for the year 1905.....	\$2,799,144 55
Total expenses of the bank for the year 1905.....	155,816 12
Interest paid to depositors for the year 1905.....	2,473,420 35
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>169,908 08</u>

78. UNION DIME SAVINGS INSTITUTION, NEW YORK CITY.

[54 West Thirty-second street; incorporated 1859.]

CHARLES E. SPRAGUE, President.

FRANCIS M. LEAKE, Treasurer.

TRUSTEES.

SILAS B. DUTCHER,
WILLIAM H. LOCKE,
CHARLES E. SPRAGUE,
CHARLES G. DOBBS,
JAMES S. HERRMAN,
JOHN R. HEGEMAN,
FRANCIS M. LEAKE,

NICHOLAS BREWER,
WILLIAM G. ROSS,
WM. McMASTER MILLS,
CLERMONT H. WILCOX,
ALEX. P. W. KINNAN,
FREDERICK H. ECKER,

ABRAM C. DeGRAW,
JOHN F. THOMSON,
EDGAR A. TREDWELL,
WILLIAM R. INNIS,
GEORGE HADDEN,
WILLARD E. EDMISTER,
WILLIAM C. LANE.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....\$16,442,200 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Massachusetts.	\$50,000 00	\$53,327 50	\$50,875 00	
Cities in other States...	694,000 00	757,223 47	729,245 00	
Cities in this State.....	2,847,700 00	3,188,035 19	3,043,942 49	
Counties in this State...	20,000 00	20,582 00	20,050 00	
Towns in this State.....	233,000 00	242,262 30	238,510 00	
Villages in this State....	626,000 00	668,499 00	654,018 25	
Railroad mortgage bds.	4,265,000 00	4,480,139 25	4,379,960 00	
	<u>\$8,735,700 00</u>	<u>\$9,410,068 71</u>	<u>\$9,116,600 74</u>	9,116,600 74
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....				300,000 00
Banking house and lot, cost, \$690,310.55; book value, \$690,- 310.55; estimated present value.....				450,000 00
Cash on deposit in banks or trust companies.....				1,344,972 10
Cash on hand.....				320,210 11
Total of collectible interest.....				252,747 21
Amount of all other assets, viz.:				
Accrued rents, banking house.....			1,300 01	
Mortgage tax paid in advance.....			511 87	
			<u>1,811 88</u>	
			<u>\$28,228,542 04</u>	

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$26,451,410 85
Interest credited or to be credited for the six months ending with December 31, 1905.....	420,947 68
	<u>\$26,872,358 53</u>

Other liabilities viz.: Expenses incurred, but unpaid:

Reserved for tax on surplus.....	\$4,942 13
Water.....	220 50
Gas.....	17 90
Messenger service.....	1 00
Electric light and power.....	44 00
Fuel.....	175 50
Holmes electric protection.....	31 00
	<u>5,432 03</u>

Surplus on market value.....	1,350,751 48
Surplus on par value, \$969,850.74.	
	<u>\$28,228,542 04</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$2,306,485 11
From depositors, not including interest credited.....	8,510,078 55
From interest on loans, deposits and investments.....	1,105,943 31
From rents from banking house.....	15,458 32
From rents from other real estate.....	3,901 69
From mortgages.....	2,251,750 00
From redemption of stocks and bonds.....	239,100 00
From stocks and bonds sold (total par value, \$65,000).....	82,387 50
From loans paid.....	118,000 00
From real estate sold.....	69,000 00
From all other sources, viz.:	
Refund of expense paid.....	\$139 76
Insurance premiums refunded.....	15 00
Insurance premiums unexpired on property sold, returned.....	87 50
Refund of water rates over paid.....	32 00
	274 26
	\$14,702,378 74

PAYMENTS.

To depositors, including interest paid to them.....	\$8,112,783 61
For loans on bonds and mortgages.....	3,849,900 00
For loans on stocks and bonds and other securities.....	373,000 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$576,000).....	598,638 67
For interest (other than interest payments to depositors).....	1,126 45
For current expenses of the bank, viz.:	
For salaries.....	\$54,262 00
For taxes: Banking house, \$8,855.10; surplus, \$8,453.71; on mortgages, \$627.71.....	17,936 52
For expenses, except taxes, of banking house:	
Repairs.....	3,778 96
Insurance.....	49 46
Other.....	3,962 78
For expenses of other real estate, viz.:	
Repairs.....	1,193 82
Taxes.....	989 50
For other expenses, not including expenses for other real estate nor other expenses for banking house....	18,008 97
	100,182 01
Other payments, viz.:	
Amounts paid, subsequently refunded.....	\$274 26
Expenses of sale of real estate.....	707 50
Correction of teller's old errors on depositors' accounts.....	584 03
	1,565 79

Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	1,665,182 21
	\$14,702,378 74

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	89,100
Number of accounts opened or reopened during year 1905.....	20,591
Number of accounts closed during the year 1905.....	17,191
Total number of deposits received during the year 1905.....	153,035
Total number of payments to depositors during the year 1905...	102,854
Amount deposited during the year 1905, not including interest credited for that period.....	\$8,510,078 55
Amount withdrawn during the year 1905.....	8,112,783 61
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$413,231 61
January 1, 1906.....	420,947 68
	834,179 29

NEW YORK COUNTY.

207

Average amount of each account January 1, 1906.....	\$301 60
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made July 10, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	4,619 60
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	989
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	8
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$5,034 56
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.....	19
Total amount of such accounts.....	\$64,177 76
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	1,008
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$1,119,849 68
Total expenses of the bank for the year 1905.....	100,075 80
Interest paid to depositors for the year 1905.....	834,179 29
Net earnings for the year 1905 over expenses and interest paid to depositors.....	185,594 59

79. UNION SQUARE SAVINGS BANK, NEW YORK CITY.

[20 Union Square; incorporated 1818.]

FRANK M. HURLBUT, President.

JOHN T. WEEKS, Cashier.

TRUSTEES.

EGERTON L. WINTHROP,	EUGENE DELANO,	SAMUEL WOOLVERTON,
HEWLETT SCUDDER,	FREDERIC S. WELLS,	BRONSON WINTHROP,
W. EMLEN ROOSEVELT,	FRANK B. KEECH,	CHARLES F. CHICHESTER,
CHARLES G. THOMPSON,	WILLIAM D. F. HAYNES,	EDWARD M. TOWNSEND,
FRANK M. HURLBUT,	ISAAC TOWNSEND,	LORIN K. SCUDDER.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$4,659,900 00
Stock and bond investments, viz.:	

Stocks and bonds.	Par value.	Actual cost.	Estimated market value.
State of Maine.....	\$105,000 00	\$115,255 00	\$105,000 00
State of Massachusetts.....	1,250,000 00	1,307,452 25	1,227,812 50
State of Connecticut.....	110,000 00	113,880 00	110,000 00
Cities in this State.....	932,000 00	984,415 70	927,785 00
Counties in this State.....	32,000 00	37,371 20	32,000 00
Railroad mortgage bds.	1,850,000 00	1,964,393 75	1,822,875 00
	<u>\$4,279,000 00</u>	<u>\$4,522,767 90</u>	<u>\$4,225,472 50</u>

4,225,

REPORT ON SAVINGS BANKS.

Banking house and lot, cost, \$180,820; book value, \$180,820; estimated present value.....	\$180,820 00
Cash on deposit in banks or trust companies.....	490,583 00
Cash on hand.....	49,795 46
Total of collectible interest.....	114,630 84
Amount of all other assets, viz.: Rents from bank building accrued.....	45 64
	<u>\$9,721,247 44</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$8,594,576 88
Interest credited or to be credited for the six months ending with December 31, 1905.....	144,103 23
	<u>\$8,738,680 11</u>
Surplus on market value.....	982,567 33
Surplus on par value, \$1,036,094.83.....	<u>\$9,721,247 44</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$645,635 93
From depositors, not including interest credited.....	2,098,485 09
From interest on loans, deposits and investments.....	352,941 06
From rents from banking house.....	6,599 92
From mortgages.....	328,500 00
From redemption of stocks and bonds.....	32,000 00
From stocks and bonds sold (total par value, \$200,000).....	200,000 00
	<u>\$3,664,162 00</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,373,916 24
For loans on bonds and mortgages.....	400,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$300,000).....	297,787 50
For interest (other than interest payments to depositors).....	2,216 28
For current expenses of the bank, viz.:	
For salaries.....	\$22,975 50
For taxes: Banking house, \$3,069.77; surplus, \$9,-541.67.....	12,611 44
For expenses, except taxes, of banking house:	
Repairs.....	285 52
Insurance.....	297 19
Other.....	714 30
For other expenses, not including expenses for other real estate nor other expenses for banking house....	4,913 64
	<u>41,797 59</u>
Other payments, viz.	
Small balances on depositors' ledgers transferred to profit and loss account, now claimed and paid depositors.....	\$25 93
New building account, paid architects, proposed new bank building.....	8,000 00
Shortage in teller's cash.....	40 00
	<u>8,065 93</u>
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	540,378 46
	<u>\$3,664,162 00</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	12,818
Number of accounts opened or reopened during the year 1905.....	1,802
Number of accounts closed during the year 1905.....	2,055
Total number of deposits received during the year 1905.....	12,154
Total number of payments to depositors during the year 1905.....	10,391
Amount deposited during the year 1905, not including interest credited for that period.....	\$2,098,485 09
Amount withdrawn during the year 1905.....	2,373,916 24
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$144,344 78
January 1, 1906.....	144,103 23
	288,448 01
Average amount of each account January 1, 1906.....	681 75
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made July 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	4,427 88
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	35
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,029 29
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited	1
Total amount of such accounts.....	\$3,029 29
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	36
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	34
Total earnings of the bank for the year 1905.....	\$358,872 25
Total expenses of the bank for the year 1905.....	41,797 59
Interest paid to depositors for the year 1905.....	288,448 01
Net earnings for the year 1905 over expenses and interest paid to depositors.....	28,626 65

80. UNITED STATES SAVINGS BANK OF THE CITY OF NEW YORK.

[606 Madison avenue; incorporated 1889.]

CONSTANT A. ANDREWS, President.

JOHN HYSLOP, Treasurer.

TRUSTEES.

CONSTANT A. ANDREWS, JOHN HYSLOP,
 WM. C. ADAMS, JOHN JARDINE,
 RICHARD A. ANTHONY, EDWARD H. LANDON,
 JAMES A. FRAME, ALFRED E. MARLING,
 FREDERIC N. GODDARD, PAYSON MERRILL,
 ISAAC GUGGENHEIM, DUNLEVY MILBANK,
 GEORGE S. HART.

FORREST H. PARKER,
 NOAH C. ROGERS,
 ISAAC N. SELIGMAN,
 CHARLES N. TAINTOR,
 JAMES TALCOTT,
 CLARENCE WHITMAN,
 JOHN P. MUNN.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,654,750 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Massachusetts.	\$25,000 00	\$26,535 00	\$26,000 00
Cities in other States.	152,500 00	156,229 78	153,868 75
Cities in this State.	299,539 34	303,343 24	296,728 85
Railroad mortgage bds.	333,000 00	338,523 33	322,610 00
	<u>\$810,039 34</u>	<u>\$824,631 35</u>	<u>\$799,207 60</u>
Cash on deposit in banks or trust companies.			\$799,207 60
Cash on hand.			203,861 82
Total of collectible interest.			10,864 42
Amount of all other assets, viz.: Bank fixtures.			19,003 03
			<u>2,000 00</u>
			<u>\$2,689,686 87</u>

LIABILITIES.

Amount due depositors, viz.:		
Principal.	\$2,616,255 57	
Interest credited or to be credited for the six months ending with December 31, 1905.	39,533 46	
		\$2,655,789 03
Surplus on market value.		33,897 84
Surplus on par value, \$44,729.58.		
		<u>\$2,689,686 87</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.	\$195,208 89
From depositors, not including interest credited.	1,388,772 97
From interest on loans, deposits and investments.	106,339 90
From mortgages.	274,800 00
From redemption of stocks and bonds.	25,000 00
From all other sources, viz.: Telephone rebate.	17 60
	<u>\$1,990,139 36</u>

PAYMENTS.

To depositors, including interest paid to them.	\$1,162,463 47
For loans on bonds and mortgages.	400,000 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$196,000).	198,584 40
For interest (other than interest payments to depositors).	702 75
For current expenses of the bank, viz.:	
For salaries.	\$7,420 00
For taxes: Surplus, \$201.33; on mortgages, \$206.14.	407 47
For rent of banking rooms.	3,500 00
For other expenses, not including expenses for other real estate nor other expenses for banking house.	2,335 03
	<u>13,662 50</u>
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.	214,726 24
	<u>\$1,990,139 36</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.	10,200
Number of accounts opened or reopened during year 1905.	2,913
Number of accounts closed during the year 1905.	2,454
Total number of deposits received during the year 1905.	25,734
Total number of payments to depositors during the year 1905.	15,896

Amount deposited during the year 1905, not including interest credited for that period.....	\$1,388,772 97
Amount withdrawn during the year 1905.....	1,162,463 47
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$37,428 60
January 1, 1906.....	39,533 46
Average amount of each account January 1, 1906.....	76,962 06
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made November 25, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	260 37
Number of accounts which exceeded \$3,000, including actual deposits and interest credited on the last trial balance of depositors' ledgers, except deposits arising from social accounts or official sales, or trust funds, or by order of a court of record, or of a surrogate.....	3,262 50
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	15
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited...	\$3,052 50
Total amount of such accounts.....	1
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	\$3,052 50
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	16
Total earnings of the bank for the year 1905.....	3½
Total expenses of the bank for the year 1905.....	\$107,986 73
Interest paid to depositors for the year 1905.....	13,662 50
Net earnings for the year 1905 over expenses and interest paid to depositors.....	76,962 06
	17,362 17

81. WASHINGTON SAVINGS BANK, NEW YORK CITY.

[300 West 59th street; incorporated 1897.]

JOSEPH G. ROBIN, President.

LYMAN A. CHENEY, Secretary.

TRUSTEES.

JOSEPH G. ROBIN,
SAMUEL McMILLAN,
JAMES T. WOOD,
CASSIUS M. WICKER,
WILLIAM P. YOUNGS,ROBERT B. WALDO,
PATRICK S. TREACY,
RALPH WALDO,
THOMAS F. MURPHY,JOSEPH WOOD,
H. A. JAMES,
CHARLES K. LEXOW,
BEEKMAN HUNT,
LYMAN A. CHENEY.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$363,235 00
Stock and bond investments, viz.:	

Stocks and bonds.	Par value.	Actual cost.	Estimated market value.
State of Tennessee.....	\$73,200 00	\$70,425 25	\$72,468 00
State of Alabama.....	7,400 00	7,463 18	7,400 00
State of North Carolina	2,600 00	2,788 50	2,678 00
Cities in other States...	1,000 00	1,083 00	1,070 00
Cities in this State.....	18,333 59	18,681 46	19,279 84
Towns in this State.....	37,000 00	37,876 66	38,230 00
School districts in this State.....	25,000 00	25,204 20	25,633 33
Railroad mortgage bds.	78,000 00	84,795 38	81,965 00
	\$242,533 59	\$248,317 63	\$248,724 17

248,724

REPORT ON SAVINGS BANKS.

Cash on deposit in banks or trust companies.....	\$83,062 87
Cash on hand.....	8,557 54
Total of collectible interest.....	12,104 99
Amount of all other assets, viz.: Furniture and fixtures.....	1,136 75
	<u>\$716,821 32</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$703,079 10
Interest credited or to be credited for the six months ending with December 31, 1905.....	11,029 28
	<u>\$714,108 38</u>
Other liabilities, viz.: Teller's cash over.....	116 29
Surplus on market value.....	2,596 65
Deficit on par value, \$3,593.93.	<u>\$716,821 32</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$95,833 08
From depositors, not including interest credited.....	585,209 58
From interest on loans, deposits and investments.....	24,045 25
From mortgages.....	145,480 00
From redemption of stocks and bonds.....	22,200 00
From stocks and bonds sold (total par value, \$30,600).....	31,494 50
From all other sources, viz.:	
Rebate on Tennessee bonds bought.....	\$56 83
Satisfaction pieces.....	7 00
Teller's cash over.....	33 22
Rebate on mortgage tax.....	12 86
Insurance repaid.....	61 04
	<u>170 95</u>
	<u>\$904,433 36</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$447,915 80
For loans on bonds and mortgages.....	204,440 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$151,733.59).....	152,415 71
For interest (other than interest payments to depositors).....	235 02
For current expenses of the bank, viz.:	
For salaries.....	\$2,797 00
For taxes: Surplus, \$33.75; on mortgages, \$299.33..	333 08
For expenses, except taxes, of banking house:	
Repairs.....	168 94
Insurance.....	12 80
Other.....	222 51
For rent of banking rooms.....	1,999 92
For expenses of other real estate, viz.: Taxes.....	11 83
For other expenses, not including expenses for other real estate nor other expenses for banking house..	2,047 05
	<u>7,593 13</u>
Other payments, viz.:	
Furniture and fixtures.....	\$136 75
Individuals.....	7 04
Insurance premiums paid.....	31 50
Teller's cash short.....	38 00
	<u>213 29</u>
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	91,620 41
	<u>\$904,433 36</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	4,960
Number of accounts opened or reopened during year 1905.....	2,289
Number of accounts closed during the year 1905.....	1,339
Total number of deposits received during the year 1905.....	15,010
Total number of payments to depositors during the year 1905...	13,069
Amount deposited during the year 1905, not including interest credited for that period.....	\$585,209 53
Amount withdrawn during the year 1905.....	447,915 80
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$10,060 69
January 1, 1906.....	11,029 28
	21,089 97
Average amount of each account January 1, 1906.....	141 75
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made September 23, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,344 21
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	2
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,115 24
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	2
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½ and 4
Total earnings of the bank for the year 1905.....	\$29,663 66
Total expenses of the bank for the year 1905.....	7,593 13
Interest paid to depositors for the year 1905.....	21,089 97
Net earnings for the year 1905 over expenses and interest paid to depositors.....	980 56

82. WEST SIDE SAVINGS BANK, NEW YORK CITY.

[110 and 112 Sixth avenue; incorporated 1868.]

STEPHEN G. COOK, President.

H. T. HULL, Secretary.

TRUSTEES.

CLARENCE O. BIGELOW,	ALEX. J. HERBERMANN,	SAMUEL H. PAULDING,
WALTER V. BISHOP,	JAMES B. HORNER,	CLARENCE J. RAMSEY,
JOHN J. BROGAN,	JOHN W. JACOBUS,	JOSEPH ROWAN,
JOHN C. CARPENTER,	WASH. L. JACQUES,	F. LE ROY SATTERLEE,
WILLIAM L. CARRIGAN,	SAMUEL L. JOHNSON,	PETER J. L. SEARING,
STEPHEN G. COOK,	HENRY L. JOYCE,	THOMAS F. SOMERS,
CHARLES E. DUROSS,	GEORGE E. MARKS,	WALTER STABLER,
JAMES H. FOLAN,	DAVID McCLURE,	CHARLES H. VAN AKEN,
FRANK L. FRUGONE,	PATRICK F. McGOWAN,	NELSON S. WEXTCOTT,
	JOHN HASSALL,	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$1,254,550 00
--------------------------	----------------

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Alabama.....	\$20,000 00	\$20,090 00	\$20,090 00	
State of Mississippi....	60,000 00	60,000 00	60,000 00	
Cities in other States..	15,000 00	15,750 00	15,750 00	
Cities in this State....	60,096 49	60,603 11	62,854 36	
Towns in this State....	200,128 38	215,315 89	208,898 76	
Villages in this State..	66,838 92	68,616 50	68,500 28	
School districts in this State.....	115,516 56	121,504 50	123,341 47	
Railroad mortgage bds.	137,000 00	135,399 50	128,565 00	
	<u>\$674,580 35</u>	<u>\$697,279 50</u>	<u>\$687,999 87</u>	\$687,999 87
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....				13,000 00
Cash on deposit in banks or trust companies.....				88,215 07
Cash on hand.....				9,454 00
Total of collectible interest.....				21,409 37
Amount of all other assets, viz.:				
Furniture and fixture account as now reduced.....			\$8,500 00	
Home savings banks account as now reduced.....			3,000 00	
				<u>11,500 00</u>
				<u>\$2,086,128 31</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$2,007,408 70	
Interest credited or to be credited for the six months ending with December 31, 1905.....	30,634 31	
		\$2,038,043 01
Surplus on market value.....		48,085 30
Surplus on par value, \$34,665.78.		
		<u>\$2,086,128 31</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$83,624 09
From depositors, not including interest credited.....	1,102,355 35
From interest on loans, deposits and investments.....	80,807 20
From mortgages.....	111,600 00
From redemption of stocks and bonds.....	39,017 66
From stocks and bonds sold (total par value, \$86,000).....	85,349 60
From real estate sold.....	33,000 00
From all other sources, viz.:	
Sale of safe.....	\$165 00
Check books.....	27 00
Unearned insurance premiums.....	14 00
Sundries.....	19 36
Suspense account.....	20 00
Home savings banks loss.....	26 00
Exchange account.....	2 36
	<u>273 72</u>
	<u>\$1,536,027 62</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$934,986 07
For loans on bonds and mortgages.....	277,000 00
For loans on stocks and bonds and other securities.....	13,000 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$192,524.87).....	194,991 12
For interest (other than interest payments to depositors).....	2,004 04

For current expenses of the bank, viz.:

For salaries.....	\$9,727 60	
For taxes: Surplus, \$303.65; on mortgages \$124.55...	428 20	
For expenses, except taxes, of banking house:		
Repairs.....	16 85	
Insurance.....	24 00	
For rent of banking rooms.....	3,000 00	
For expenses of other real estate, viz.:		
Taxes.....	46 75	
Other.....	405 85	
For other expenses, not including expenses for other real estate nor other expenses for banking house...	2,046 47	
		\$15,695 72
Other payments, viz.: Furniture and fixtures account.....		681 60
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		97,669 07
		<u>\$1,536,027 62</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	8,895
Number of accounts opened or reopened during year 1905.....	2,266
Number of accounts closed during the year 1905.....	1,853
Total number of deposits received during the year 1905.....	19,189
Total number of payments to depositors during year 1905.....	12,148
Amount deposited during the year 1905, not including interest credited for that period.....	\$1,102,355 35
Amount withdrawn during the year 1905.....	934,986 07
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$29,028 53
January 1, 1906.....	30,634 31
Credited at other periods, to correct error.....	02
	59,662 86
Average amount of each account January 1, 1906.....	229 12
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	6,079 36
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	34
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate..	3
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,128 76
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited	1
Total amount of such accounts.....	\$3,128 76
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	35
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$85,224 15
Total expenses of the bank for the year 1905.....	16,377 32
Interest paid to depositors for the year 1905.....	59,662 86
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>9,183 97</u>

NIAGARA COUNTY.

83. FARMERS AND MECHANICS' SAVINGS BANK OF THE CITY OF LOCKPORT.

[31 Main street; incorporated 1870.]

I. H. BABCOCK, President.

J. E. EMERSON, Secretary.

TRUSTEES.

ISAAC H. BABCOCK,
JEROME E. EMERSON,
WILLARD T. RANSOM,
WILLIAM A. WILLIAMS,

GEORGE H. MOODY,
JOSEPH DUMVILLE,
JOHN T. DARRISON,
WILLIAM RICHMOND,
CHARLES A. HOAG.

HENRY J. BABCOCK,
CHARLES J. TOWNSEND,
EDWARD M. GRIGG,
IRA A. BRONSON,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$886,211 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Alabama.....	\$50,000 00	\$51,250 00	\$50,375 00	
State of Tennessee.....	250,000 00	231,065 00	241,825 00	
State of Idaho.....	11,000 00	11,882 20	11,000 00	
State of Louisiana.....	150,000 00	157,670 00	155,190 00	
State of Colorado war- rants.....	58,413 92	59,803 57	58,998 05	
Cities in other States...	110,000 00	117,198 50	113,068 50	
Cities in this State....	214,198 35	218,767 43	216,814 56	
Counties in this State...	60,000 00	60,000 00	61,608 00	
Towns in this State....	150,990 00	151,022 00	151,805 12	
Villages in this State...	173,804 22	176,881 20	177,671 19	
School districts in this State.....	101,065 00	106,917 94	105,730 86	
Railroad mortgage bds.	705,000 00	774,160 54	746,243 80	
	<u>\$2,034,471 49</u>	<u>\$2,116,618 38</u>	<u>\$2,090,330 08</u>	2,090,330 08
Banking house and lot, cost, \$81,400.82; book value, \$75,020.23; estimated present value.....				75,020 23
Other real estate, cost, \$1,591.55; book value, \$1,621.51; esti- mated present value.....				1,621 51
Cash on deposit in banks or trust companies.....				352,205 96
Cash on hand.....				85,962 21
Total of collectible interest.....				47,379 95
Amount of all other assets, viz.:				
Furniture and fixtures.....			\$2,000 00	
Land contracts.....			2,760 05	
Rents accrued.....			254 50	
Suspense account.....			5,144 75	
Insurance and taxes advanced.....			468 24	
				<u>10,627 54</u>
				<u>\$3,549,358 48</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal.....	\$3,270,169 90		
Interest credited or to be credited for the six months ending with December 31, 1905.....	26,085 51		
		<u>\$3,296,255 41</u>	
Surplus on market value.....		253,103 07	
Surplus on par value, \$197,244.48.			<u>\$3,549,358 48</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905,	
before transactions of the day.....	\$491,613 23
From depositors, not including interest credited.....	1,658,851 22
From interest on loans, deposits and investments.....	140,981 85
From rents from banking house.....	636 55
From rents from other real estate.....	82 50
From mortgages.....	103,705 00
From redemption of stocks and bonds.....	92,540 15
From real estate sold.....	3,564 34
From all other sources, viz.:	
Insurance and taxes repaid.....	\$28 84
From land contracts.....	207 00
Suspense account.....	2,428 42
	2,664 26
	\$2,494,639 10

PAYMENTS.

To depositors, including interest paid to them.....	\$1,826,057 58
For loans on bonds and mortgages.....	132,710 00
For stocks and bonds purchased, including premiums, commissions, etc., (total par value, \$21,126.38).....	21,133 56
For current expenses of the bank, viz.:	
For salaries.....	\$7,050 00
For taxes: Banking house \$48.868; surplus, \$1,662.70;	
on mortgages, \$125.99.....	2,227 37
For expenses, except taxes, of banking house:	
Repairs.....	221 96
Insurance.....	176 25
For expenses of other real estate, viz.:	
Repairs.....	10 12
Taxes.....	105 37
Other.....	5 40
For other expenses, not including expenses for other real estate nor other expenses for banking house....	1,977 19
	11,773 66
For real estate acquired by foreclosure or in the settlement of debts due the bank.....	467 21
Other payments, viz.:	
Insurance and taxes advanced.....	\$488 18
Commissions account land contracts.....	1 20
Construction, bank building.....	63,228 28
Suspense account.....	560 09
Land contracts.....	51 17
	64,328 92
Cash on hand and in banks or trust companies December 31, 1905,	
after transactions of the day.....	438,168 17
	\$2,494,639 10

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	8,161
Number of accounts opened or reopened during year 1905.....	1,820
Number of accounts closed during the year 1905.....	1,766
Total number of deposits received during the year 1905.....	14,953
Total number of payments to depositors during the year 1905...	15,997
Amount deposited during the year 1905, not including interest credited for that period.....	\$1,658,851 22
Amount withdrawn during the year 1905.....	1,826,057 58
Amount of interest credited and paid for the year 1905, viz.:	
April 1, 1905.....	\$25,778 11
July 1, 1905.....	25,361 91
October 1, 1905.....	25,930 75
January 1, 1906.....	26,085 51
Credited at other periods: January to July.....	15 75
July to January.....	2 47
	103,174 50

Average amount of each account January 1, 1906.....	\$403 90
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 26, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	7,340 65
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	48
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	9
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$13,709 93
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited	11
Total amount of such accounts.....	\$53,922 55
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	59
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	11
Total amount of such accounts.....	\$53,922 55
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3 and 3½
Total earnings of the bank for the year 1905.....	\$138,484 63
Total expenses of the bank for the year 1905.....	11,659 95
Interest paid to depositors for the year 1905.....	103,174 50
Net earnings for the year 1905 over expenses and interest paid to depositors.....	23,486 96

84. NIAGARA COUNTY SAVINGS BANK, NIAGARA FALLS.

[304 Niagara street; incorporated 1890.]

CHRISTOPHER M. YOUNG, President.

JOHN MACKAY, Secretary.

TRUSTEES.

LAUREN W. PETTEBONE,	FRANCIS H. SALT,	EUGENE CARY,
WM. CARYL ELY,	FRED. J. COE,	HENRY HUBBS,
ALEXANDER J. PORTER,	ASHER T. GUDABACK,	DELANCY RANKINE,
JULIUS KRAKOSKI,	ANDREW KALTENBACH,	ALBERT H. MERRITT,
MICHAEL RYAN,	CHRISTOPHER M. YOUNG,	ARTHUR C. HASTINGS,
OLON M. N. WHITNEY,	THOMAS McDOWELL,	GEORGE R. RAYNER,
GEORGE L. GAISER,		JACOB B. VOGT.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$215,200 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
United States.....	\$500 00	\$500 00	\$500 00	
State of Tennessee.....	10,000 00	9,534 26	9,800 00	
Cities in this State.....	49,500 00	54,296 45	51,685 00	
Railroad mortgage bds.	18,000 00	18,907 25	18,180 00	
	<u>\$78,000 00</u>	<u>\$83,237 96</u>	<u>\$80,165 00</u>	80,165 00

NIAGARA COUNTY.

219

Cash on deposit in banks or trust companies.....	\$28,531 64
Cash on hand.....	3,085 35
Total of collectible interest.....	5,773 30
	<u>\$332,755 29</u>

LIABILITIES.

Amount due depositors, viz.:		
Principal.....	\$321,315 75	
Interest credited or to be credited for the six months ending with December 31, 1905.....	5,067 72	
		\$326,383 47
Surplus on market value.....		6,371 82
Surplus on par value, \$4,206.82.....		<u>\$332,755 29</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$32,300 76
From depositors, not including interest credited.....	235,122 01
From interest on loans, deposits and investments.....	13,410 59
From mortgages.....	17,839 65
From redemption of stocks and bonds.....	1,544 60
From all other sources, viz.:	
Sale of old furniture.....	\$150 00
Rent of lock boxes.....	20 00
	<u>170 00</u>
	<u>\$300,387 61</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$195,878 13
For loans on bonds and mortgages.....	59,300 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$10,100).....	10,100 00
For interest (other than interest payments to depositors).....	97 22
For current expenses of the bank, viz.:	
For salaries.....	\$1,361 65
For taxes: Surplus, \$28.89; on mortgages, \$85.58.....	114 47
For expenses, except taxes, of banking house: Furni- ture and fixtures.....	495 41
For rent of banking rooms.....	870 48
For other expenses, not including expenses for other real estate nor other expenses for banking house..	553 26
	<u>3,395 27</u>
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	31,616 99
	<u>\$300,387 61</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	1,463
Number of accounts opened or reopened during year 1905.....	910
Number of accounts closed during the year 1905.....	594
Total number of deposits received during the year 1905.....	6,184
Total number of payments to depositors during the year 1905..	3,429
Amount deposited during the year 1905, not including interest credited for that period.....	\$235,122 01
Amount withdrawn during the year 1905.....	195,878 13
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$4,649 54
January 1, 1906.....	5,039 87
Credited at other periods.....	77 03
	<u>9,766</u>

Average amount of each account January 1, 1906.....	\$223 09
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 30, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate...	3,000 00
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	34
Total earnings of the bank for the year 1905.....	\$14,083 76
Total expenses of the bank for the year 1905.....	3,395 27
Interest paid to depositors for the year 1905.....	9,766 44
Net earnings for the year 1905 over expenses and interest paid to depositors.....	922 05

ONEIDA COUNTY.

85. THE ONEIDA COUNTY SAVINGS BANK, ROME.

[178 West Dominick street; incorporated 1869.]

JOHN R. EDWARDS, President.

ALBERT W. TREMAIN, Treasurer.

TRUSTEES.

CHARLES RATHBUN,
F. LOUIS ROTH,
F. M. ORTON,
D. L. GREENFIELD,

JOHN R. EDWARDS,
THOMAS D. ROBERTS,
ARTHUR J. WYLIE,
JOHN S. WARDWELL,
HOWARD C. WIGGINS.

GEORGE W. DAY,
JAMES P. OLNEY,
ALBERT W. TREMAIN,
W. W. PARRY,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$588,275 44
Stock and bond investments, viz.:	

<i>Stocks and bonds</i>	Par value.	Actual cost.	Estimated market value.
State of Tennessee.....	\$55,000 00	\$51,662 50	\$53,350 00
State of Louisiana.....	25,000 00	26,735 00	25,875 00
State of North Dakota.....	18,000 00	20,064 60	19,000 00
Cities in other States.....	57,000 00	58,841 50	57,500 00
Cities in this State.....	280,967 24	209,159 71	289,935 00
Counties in this State.....	28,500 00	28,845 00	28,500 00
Towns in this State.....	39,300 00	41,623 20	40,050 00
Villages in this State.....	216,500 00	222,785 65	217,293 00
School districts in this State.....	26,200 00	27,202 22	26,717 00
Railroad mortgage bds.....	377,000 00	391,032 25	372,517 00
	\$1,123,467 24	\$1,167,951 63	\$1,130,737 00

1,130,737 00

Banking house and lot, cost, \$13,910.14; book value, \$13,000; estimated present value.....	13,000 00
Other real estate, cost, \$663.85; book value, \$663.85; estimated present value.....	663 85
Cash on deposit in banks or trust companies.....	125,351 14
Cash on hand.....	12,112 91
Total of collectible interest.....	31,847 58

Amount of all other assets, viz.:

Land contracts.....	\$4,000 00	
Mortgage, insurance and tax account.....	185 42	
Judgments.....	174 35	
Rents accrued.....	100 00	
		\$4,459 77
		\$1,906,447 69

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,814,599 22	
Interest credited or to be credited for the six months ending with December 31, 1905.....	29,855 44	
		\$1,844,454 66
Surplus on market value.....		61,993 03
Surplus on par value, \$54,723.27.....		
		\$1,906,447 69

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$148,589 34	
From depositors, not including interest credited.....	583,392 54	
From interest on loans, deposits and investments.....	71,554 24	
From rents from banking house.....	372 50	
From mortgages.....	83,765 00	
From redemption of stocks and bonds.....	22,932 71	
From real estate sold.....	10,110 18	
From all other sources, viz.:		
Furniture and fixtures.....	\$1,000 00	
Mortgage, insurance and tax account.....	82 83	
Land contracts.....	325 00	
Judgment.....	1,747 91	
Back rent from property sold.....	35 00	
		3,190 84
		\$923,907 35

PAYMENTS.

To depositors, including interest paid to them.....	\$529,235 88	
For loans on bonds and mortgages.....	98,867 00	
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$130,693.59).....	130,546 97	
For interest (other than interest payments to depositors).....	612 96	
For current expenses of the bank, viz.:		
For salaries.....	\$4,777 00	
For taxes: Banking house, \$270.36; surplus, \$456.65; on mortgages, \$125.75.....	852 76	
For expenses, except taxes, of banking house:		
Repairs.....	543 70	
Insurance.....	68 61	
Other.....	320 98	
For expenses of other real estate, viz: Taxes.....	21 75	
For other expenses, not including expenses for other real estate nor other expenses for banking house..	860 43	
		7,445 23
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....		17,530 75
Other payments, viz.:		
Mortgage, insurance and tax account.....	\$197 42	
Judgment, deficiency.....	960 18	
Profit and loss, furniture and fixtures.....	1,000 00	
Partial payment account.....	30 91	
Suspense account.....	16 00	
		2,204 51

Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	\$137,464 05
	<u>\$923,907 35</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	4,441
Number of accounts opened or reopened during year 1905....	1,052
Number of accounts closed during the year 1905.....	791
Total number of deposits received during the year 1905.....	6,268
Total number of payments to depositors during the year 1905..	4,282
Amount deposited during the year 1905, not including interest credited for that period.....	\$583,392 54
Amount withdrawn during the year 1905.....	529,235 88
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$28,888 76
January 1, 1906.....	29,855 44
	<u>58,744 20</u>
Average amount of each account January 1, 1906.....	415 32
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 7, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate....	3,420 00
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	19
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,642 43
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited..	1
Total amount of such accounts.....	\$3,642 43
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	20
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$73,797 55
Total expenses of the bank for the year 1905.....	7,445 23
Interest paid to depositors for the year 1905.....	58,744 20
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>7,608 12</u>

86. THE ROME SAVINGS BANK, ROME.

[105 South James street; incorporated 1851.]

WILLIAM R. HUNTINGTON, President.

JAMES T. STONE, Treasurer.

TRUSTEES.

WHEELER ARMSTRONG, SAMUEL H. BEACH,
 JAMES S. DYETT, JOHN D. McMAHON,
 WM. R. HUNTINGTON, THEODORE J. MOWRY,
 EVELY BARNARD, JAMES M. ETHRIDGE,

CARL SIMON,
 FRED M. SHELLEY,
 GEORGE G. CLARIBUT,
 ALBERT R. KESSINGER.

ONEIDA COUNTY.

223

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$731,396 61
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Maine.....	\$60,000 00	\$63,756 75	\$58,057 00
State of Massachusetts.....	135,000 00	141,641 40	134,400 00
Cities in other States...	165,000 00	174,131 25	170,329 00
Cities in this State.....	731,953 67	756,390 17	729,818 39
Counties in this State...	80,000 00	88,000 00	83,896 06
Towns in this State....	30,000 00	30,126 75	30,607 50
Villages in this State...	48,100 00	49,517 25	48,258 50
Railroad mortgage bds.	556,000 00	613,008 35	575,837 50
	<u>\$1,806,053 67</u>	<u>\$1,916,571 92</u>	<u>\$1,831,203 89</u>
			1,831,203 89
Banking house and lot, cost, \$15,227.17; book value, \$9,000; estimated present value.....			9,000 00
Other real estate, cost, \$1,500; book value, \$1,500; estimated present value.....			1,500 00
Cash on deposit in banks or trust companies.....			141,817 28
Cash on hand.....			31,949 28
Total of collectible interest.....			41,808 89
Amount of all other assets, viz.: Land contracts.....			11,324 89
			<u>\$2,800,000 84</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$2,481,077 79
Interest credited or to be credited for the six months ending with December 31, 1905.....	41,154 66
	<u>\$2,522,232 45</u>
Surplus on market value.....	277,768 39
Surplus on par value, \$252,618.27.	
	<u>\$2,800,000 84</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$154,571 09
From depositors, not including interest credited.....	616,041 58
From interest on loans, deposits and investments.....	103,617 01
From rents from banking house.....	364 00
From rents from other real estate.....	15 00
From mortgages.....	55,349 79
From redemption of stocks and bonds.....	52,043 82
From all other sources, viz.:	
Land contracts.....	\$2,621 01
For searches and recording mortgages.....	94 88
Rebate insurance and extension of search.....	22 00
Diffenbacher appraisal.....	10 00
Recording papers and searches.....	47 29
	<u>2,795 18</u>
	<u>\$984,797 47</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$582,289 15
For loans on bonds and mortgages.....	109,435 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$95,289.26).....	97,782 48
For interest (other than interest payments to depositors).....	565 04

For current expenses of the bank, viz.:

For salaries.....	\$8,699 98	
For taxes: Banking house, \$274.79; surplus, \$2,- 362.78; on mortgages, \$85.20.....	2,722 77	
For expenses, except taxes, of banking house:		
Repairs.....	54 91	
Insurance.....	111 06	
Other.....	225 00	
For expenses of other real estate, viz.:		
Repairs.....	11 40	
Insurance.....	19 30	
Taxes.....	61 17	
Other.....	1 25	
For other expenses, not including expenses for other real estate nor other expenses for banking house	1,949 15	
		\$13,855 99
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....		1,500 00
Other payments, viz.:		
Deposit with Oneida county clerk.....	\$75 00	
Recording Rudd mortgage.....	2 75	
New fireproof vault in process of construction.....	25 50	
Paid insurance, opera house fire.....	5,000 00	
Brown & Brown, account land contracts.....	500 00	
		5,603 25
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		173,766 56
		<u>\$984,797 47</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	5,505
Number of accounts opened or reopened during year 1905.....	1,047
Number of accounts closed during the year 1905.....	921
Total number of deposits received during the year 1905.....	7,342
Total number of payments to depositors during the year 1905...	5,179
Amount deposited during the year 1905, not including interest credited for that period.....	\$616,041 58
Amount withdrawn during the year 1905.....	582,289 15
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$40,386 32
January 1, 1906.....	41,154 66
	81,540 98
Average amount of each account January 1, 1906.....	458 17
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made September 29, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	35,255 00
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of de- positors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	36
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$2,644 28
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	36
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$108,534 07
Total expenses of the bank for the year 1905.....	13,855 99
Interest paid to depositors for the year 1905.....	81,540 96
Net earnings for the year 1905 over expenses and interest paid to depositors.....	13,137 10

87. THE SAVINGS BANK OF UTICA.

[233 Genesee street; incorporated 1839.]

WILLIAM BLAIKIE, President.

RUFUS P. BIRDSEYE, Treasurer.

TRUSTEES.

WILLIAM KERNAN,
WILLIAM BLAIKIE,
RUFUS P. BIRDSEYE,
THOMAS R. PROCTOR,

FRANK E. WHEELER,
THEODORE S. SAYRE,
HENRY H. COOPER,
CHARLES B. ROGERS,
CHARLES A. MILLER.

NICHOLAS E. DEVEREUX,
GEORGE L. CURRAN,
CHARLES S. SYMONDS,
GEORGE L. BRADFORD,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$3,764,439 66
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$725,000 00	\$849,341 25	\$939,479 17
State of Minnesota....	137,000 00	139,055 00	137,000 00
State of Massachusetts.	950,000 00	986,100 00	942,295 00
Cities in other States..	2,243,000 00	2,410,572 72	2,363,377 50
Cities in this State....	2,026,202 13	2,412,101 31	2,297,658 81
Towns in this State....	96,000 00	101,671 60	98,019 60
Villages in this State..	154,000 00	155,924 10	154,641 00
School districts in this State.....	25,400 00	27,900 00	27,891 70
Railroad mortgage bds.	2,234,000 00	2,490,407 09	2,357,553 70
	<u>\$8,590,602 13</u>	<u>\$9,573,073 67</u>	<u>\$9,317,916 48</u>
			9,317,916 48
Banking house and lot, cost, \$249,203.30; book value, \$98,000; estimated present value.....			98,000 00
Cash on deposit in banks or trust companies.....			994,288 55
Cash on hand.....			69,461 73
Total of collectible interest.....			160,322 19
Amount of all other assets, viz.:			
Sundries.....			\$2,926 09
Land contracts and interest on same.....			5,715 96
Utica city bank : Mortgage, insurance and suspense account,			<u>40,151 12</u>
			48,793 17
			<u>\$14,453,221 78</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$12,777,882 87
Interest credited or to be credited for the six months ending with December 31, 1905.....	<u>206,923 23</u>
	\$12,984,806 10

Other liabilities, viz.:

Interest accrued on deposits to January 1, 1906.....	\$5,765 58
Expenses incurred, but unpaid.....	<u>2,191 92</u>
	7,957 50
Surplus on market value.....	1,460,458 18
Surplus on par value, \$733,143.83.	<u>\$14,453,221 78</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$960,079 93
From depositors, not including interest credited.....	3,374,169 86
From interest on loans, deposits and investments.....	459,605 89
From rents from other real estate.....	335 00
From mortgages.....	483,541 92
From redemption of stocks and bonds.....	337,936 62
From real estate sold.....	<u>25,935 17</u>

From all other sources, viz.:

Expense account.....	\$169 78	
Profit and loss.....	182 17	
Land contract.....	358 78	
Mortgagors' tax account.....	437 33	
Mortgagors' insurance account.....	454 67	
Suspense account.....	35 00	
Fulton Savings Bank account.....	2,000 00	
Interest paid in advance.....	29 84	
		<u>\$3,667 57</u>
		<u>\$5,645,271 96</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,736,740 08
For loans on bonds and mortgages.....	441,676 30
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,194,500).....	1,292,913 55
For current expenses of the bank, viz.:	

For salaries.....	\$20,597 24
For taxes: Banking house, \$4,841.88; surplus, \$6,- 597.85; on mortgages, \$349.05.....	11,788 78
For expenses, except taxes, of banking house:	
Repairs.....	662 52
Insurance.....	507 50
For expenses of other real estate, viz.: Taxes.....	330 97
For other expenses, not including expenses for other real estate nor other expenses for banking house..	10,303 35
	<u>44,190 36</u>

Other payments, viz.:

Profit and loss account.....	\$7,314 03
Bond interest account.....	10,779 99
Real estate account.....	2,335 17
Land contract.....	158 78
Mortgagors' tax account.....	838 06
Mortgagors' insurance account.....	2,387 24
Suspense account.....	37 00
Fulton Savings Bank account.....	2,000 00
Utica city, temporary loan bonds.....	40,151 12
	<u>66,001 39</u>

Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	1,063,750 28
	<u>\$5,645,271 96</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	31,922
Number of accounts opened or reopened during year 1905.....	5,713
Number of accounts closed during the year 1905.....	4,258
Total number of deposits received during the year 1905.....	46,699
Total number of payments to depositors during the year 1905...	29,171
Amount deposited during the year 1905, not including interest credited for that period.....	\$3,374,169 86
Amount withdrawn during the year 1905.....	2,736,740 08
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$199,028 38
January 1, 1906.....	206,923 23
Credited at other periods.....	3,878 45
	<u>409,830 06</u>
Average amount of each account January 1, 1906.....	406 76
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made July 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,916 31
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of de- positors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	279

ONONDAGA COUNTY.

227

The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$5,087 50
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.....	5
Total amount of such accounts.....	\$19,995 73
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	284
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	5
Total amount of such accounts.....	\$19,995 73
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	34
Total earnings of the bank for the year 1905.....	\$544,919 01
Total expenses of the bank for the year 1905.....	44,190 36
Interest paid to depositors for the year 1905.....	409,830 06
Net earnings for the year 1905 over expenses and interest paid to depositors.....	90,898 59

ONONDAGA COUNTY.

88. THE ONONDAGA COUNTY SAVINGS BANK, SYRACUSE.

[101 South Salina street; incorporated 1855.]

EDWARD S. DAWSON, President.

CLINTON T. ROSE, Treasurer.

TRUSTEES.

GEORGE M. BARNES,	WILLIAM K. NIVER,	ADOLPH H. SCHWARZ,
RASSELLAES A. BONTA.,	ANSON N. PALMER,	CHARLES W. SNOW,
EDWARD S. DAWSON,	EDWARD A. POWELL,	CHARLES L. STONE,
WILLIAM D. DUNNING,	HIRAM W. PLUMB,	OSGOOD V. TRACY,
FREDERICK R. HAZARD,	HENRY M. ROWLING,	WILLIAM H. WARNER,
SALEM HYDE,		CLINTON T. ROSE.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$9,912,454 90

Stock and bond investments, viz.:

Stocks and bonds.	Par value.	Actual cost.	Estimated market value.
State of Massachusetts.....	\$400,000 00	\$414,000 00	\$386,409 00
Cities in other States.....	1,769,000 00	1,914,893 90	1,781,356 00
Cities in this State.....	4,374,000 00	4,633,774 55	4,480,042 50
Counties in this State.....	740,000 00	809,373 09	764,275 00
Towns in this State.....	63,000 00	67,775 40	65,389 50
Villages in this State.....	25,000 00	28,000 00	27,437 50
Railroad mortgage bds.....	3,245,000 00	3,759,016 25	3,599,900 00
	\$10,615,000 00	\$11,626,833 10	\$11,104,800 50

11,104,800 50

Banking house and lot, cost, \$860,445.08; book value, \$840,000; estimated present value..... 840,000 00

Other real estate, cost, \$240,570.83; book value, \$240,570.83; estimated present value..... 217,050 00

Cash on deposit in banks or trust companies..... 880,122 94

Cash on hand..... 117,284 62

Total of collectible interest..... 331,121 70

REPORT ON SAVINGS BANKS.

Amount of all other assets, viz.:

Insurance advanced.....	\$152 55	
Taxes advanced.....	1,908 71	
Land contracts.....	57,300 90	
Interest accrued on land contracts.....	1,271 16	
Rent accrued on bank building.....	3,765 75	
		<u>\$64,1</u>
		<u>\$23,467,1</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$21,776,482 42	
Interest credited or to be credited for the six months ending with December 31, 1905.....	362,674 26	
		<u>\$22,139,1</u>
Surplus on market value.....		1,328,0
Surplus on par value, \$838,276.55.		<u>\$23,467,1</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$1,146,2	
From depositors, not including interest credited.....	6,566,9	
From interest on loans, deposits and investments.....	886,3	
From rents from banking house.....	40,0	
From rents from other real estate.....	16,8	
From mortgages.....	893,5	
From redemption of stocks and bonds.....	639,5	
From stocks and bonds sold (total par value, \$120,000).....	120,6	
From real estate sold.....	54,4	
From all other sources, viz.:		
Insurance advanced.....	\$808 16	
Taxes advanced.....	15,673 19	
Payments on land contracts.....	20,633 49	
Disbursements, American Exchange Bank matter, repaid.....	20 00	
Claim against National Bank of Illinois, sold.....	12 95	
		<u>37,1</u>
		<u>\$10,401,6</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$6,071,4	
For loans on bonds and mortgages.....	979,4	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,080,000).....	2,178,5	
For interest (other than interest payments to depositors).....	6,6	
For current expenses of the bank, viz.:		
For salaries.....	\$33,672 23	
For taxes: Banking house, \$17,590.68; surplus, \$7,- 823.80; on mortgages, \$10.23.....	25,424 71	
For expenses, except taxes, of banking house:		
Repairs.....	2,267 68	
Insurance.....	290 09	
Other.....	18,010 73	
For expenses of other real estate, viz.:		
Repairs.....	11,000 40	
Insurance.....	512 02	
Taxes.....	7,155 37	
For other expenses not including expenses for other real estate nor other expenses for banking house..	18,857 99	
		<u>117,1</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		34,4

Other payments, viz.:

Insurance advanced.....	\$731 09	
Taxes advanced.....	15,286 83	
Teller's cash short.....	453 60	
Profit and loss, amount paid on forged receipts.....	152 54	
		\$16,624 06
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		997,407 56
		<u>\$10,401,671 66</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	51,814
Number of accounts opened or reopened during year 1905.....	10,159
Number of accounts closed during the year 1905.....	8,469
Total number of deposits received during the year 1905.....	97,900
Total number of payments to depositors during the year 1905...	75,185
Amount deposited during the year 1905, not including interest credited for that period.....	\$6,566,919 73
Amount withdrawn during the year 1905.....	6,061,034 24
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$353,954 91
January 1, 1906.....	362,674 26
Paid, but not credited.....	10,431 11
	727,060 28
Average amount of each account January 1, 1906.....	427 28
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made January 1, 1906, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds or by order of a court of record or of a surrogate.....	4,719 73
Number of accounts which exceeded \$3,000, including actual de- posits and interest credited, at the last trial balance of deposi- tors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1,206
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$5,087 50
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited...	10
Total amount of such accounts.....	\$42,243 71
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	1,216
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	10
Total amount of such accounts.....	\$42,243 71
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$944,685 22
Total expenses of the bank for the year 1905.....	117,191 22
Interest paid to depositors for the year 1905.....	727,060 28
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>99,827 58</u>

89. THE SKANEATELES SAVINGS BANK, SKANEATELES.

[Genesee street; incorporated 1866.]

NEWELL TURNER, First Vice-President.

J. HORATIO EARLL, Treasurer.

TRUSTEES.JOHN E. WALLER.
NEWELL TURNER.
LEWIS B. FITCH.
JOSEPH ALLEN,EMERSON H. ADAMS,
J. HORATIO EARLL,
JOHN C. STEPHENSON,
WILLIS F. CUDEBACK,JOHN McNAMARA.
PHILO S. THORNTON.
GEORGE D. CUDEBACK,
HENRY W. HOLLON.**FINANCIAL.****RESOURCES.**

Bonds and mortgages.....	\$424,560 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Idaho, University warrants.....	\$3,047 71	\$3,047 71	\$3,047 71	
Cities in this State.....	15,000 00	16,609 00	17,130 00	
Towns in this State....	8,410 44	8,434 54	8,434 54	
Villages in this State...	107,600 00	109,583 62	111,494 00	
School districts in this State.....	17,950 00	17,979 60	18,538 10	
Railroad mortgage bds.	45,000 00	43,881 25	43,650 00	
	<u>\$197,008 15</u>	<u>\$109,535 72</u>	<u>\$202,294 35</u>	202,294 35
Banking house and lot, cost, \$13,591.31; book value, \$9,500; estimated present value.....				9,500 00
Other real estate, cost, \$6,803.21; book value, \$6,100; estimated present value.....				6,100 00
Cash on deposit in banks or trust companies.....				121,687 25
Cash on hand.....				5,311 17
Total of collectible interest.....				15,113 58
Amount of all other assets, viz.:				
Rents due from banking house.....			\$40 00	
Rents due from real estate.....			94 50	
				<u>134 50</u>
				<u><u>\$784,700 85</u></u>

LIABILITIES.

Amount due depositors, viz.:		
Principal.....	\$721,722 64	
Interest credited or to be credited for the six months ending with December 31, 1905.....	11,826 42	
		<u>\$733,549 06</u>
Surplus on market value.....		51,151 79
Surplus on par value, \$45,865.59.		<u><u>\$784,700 85</u></u>

CASH TRANSACTIONS DURING THE YEAR 1905.**RECEIPTS.**

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$98,536 43
From depositors, not including interest credited.....	362,624 47
From interest on loans, deposits and investments.....	29,683 97
From rents from banking house.....	265 00
From rents from other real estate.....	616 52
From mortgages.....	28,080 00
From redemption of stocks and bonds.....	10,455 22

ONONDAGA COUNTY.

231

From all other sources, viz.:

Insurance advanced.....	\$83 07	
Deficiency judgment.....	42 28	
		<u>\$125 35</u>
		<u>\$530,386 96</u>

PAYMENTS.

To depositors, including interest paid to them.....		\$315,522 43
For loans on bonds and mortgages.....		67,050 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$19,000).....		16,525 00
For current expenses of the bank, viz.:		
For salaries.....	\$2,199 98	
For taxes: Banking house, \$108.73; surplus, \$387.06; on mortgages, 70 cents.....	496 49	
For expenses, except taxes, of banking house: Repairs.....	83 39	
For expenses of other real estate, viz.:		
Repairs.....	93 79	
Insurance.....	131 89	
Taxes.....	129 81	
For other expenses, not including expenses for other real estate nor other expenses for banking house..	1,100 84	
		<u>4,236 19</u>
Other payments, viz.: Insurance advanced.....		54 92
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		126,998 42
		<u>\$530,386 96</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	2,707
Number of accounts opened or reopened during year 1905.....	260
Number of accounts closed during the year 1905.....	136
Total number of deposits received during the year 1905.....	4,379
Total number of payments to depositors during the year 1905...	4,093
Amount deposited during the year 1905, not including interest credited for that period.....	\$362,624 47
Amount withdrawn during the year 1905.....	315,522 43
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$11,277 54
January 1, 1906.....	11,784 11
Credited at other periods.....	111 49
	<u>23,173 14</u>
Average amount of each account January 1, 1906.....	270 98
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,635 49
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	11
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	34
Total earnings of the bank for the year 1905.....	\$33,652 45
Total expenses of the bank for the year 1905.....	4,188 19
Interest paid to depositors for the year 1905.....	23,173 14
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>6,188 20</u>

90. SYRACUSE SAVINGS BANK, SYRACUSE.

[100 North Salina street; incorporated 1849.]

CHARLES P. CLARK, President.

A. F. LEWIS, Treas.

TRUSTEES.

FRANK HISCOCK,
A. J. NORTHRUP,
CHARLES P. CLARK,
GEORGE DOHENY,
JOHN DUNN, JR.,

DENNIS MCCARTHY,
FRANCIS HENDRICKS,
E. D. DICKINSON,
WING R. SMITH,
JACOB AMOS,
EDWARD JOY.

J. F. DURSTON,
H. A. MOYER,
NICHOLAS PETERS,
A. C. FOBES,
C. A. CHASE,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$6,077,13
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Alabama.....	\$125,000 00	\$126,747 50	\$125,500 00
State of Mississippi....	100,000 00	100,125 00	100,000 00
State of Tennessee.....	275,000 00	261,250 00	266,062 50
State of Texas.....	25,000 00	25,725 00	26,250 00
Cities in other States...	567,000 00	599,856 49	584,830 50
Cities in this State....	1,360,500 00	1,488,166 50	1,417,123 75
Counties in this State..	180,000 00	178,997 76	175,550 00
Towns in this State....	94,100 00	95,799 40	92,812 60
Villages in this State...	96,200 00	109,116 32	104,237 50
School districts in this State.....	11,800 00	12,109 26	11,931 50
Railroad mortgage bds.	2,826,898 00	3,080,552 75	2,856,373 81
	<u>\$5,661,498 00</u>	<u>\$6,078,445 98</u>	<u>\$5,760,672 16</u>
			5,760,67
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....			185,00
Banking house and lot, cost, \$423,569.97; book value, \$225,000; estimated present value.....			200,00
Other real estate, cost, \$173,009.47; book value, \$153,377.85; estimated present value.....			153,37
Cash on deposit in banks or trust companies.....			383,65
Cash on hand.....			75,01
Total of collectible interest.....			213,24
Amount of all other assets, viz.:			
Contracts for property sold.....			\$5,345 00
Interest due on contracts.....			170 31
Insurance and taxes advanced.....			1,916 14
Rents due and accrued.....			2,249 00
			<u>9,68</u>
			<u>\$13,057,77</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$11,909,902 49
Interest credited or to be credited for the six months ending with December 31, 1905.....	199,955 32
	<u>\$12,109,85</u>
Other liabilities, viz.:	
Treasurer's checks out.....	\$2,410 06
Unadvanced on bonds and mortgages.....	22,301 81
	<u>24,71</u>
Surplus on market value.....	923,20
Surplus on par value. \$824,028.65.	
	<u>\$13,057,77</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$607,813 42
From depositors, not including interest credited.....	3,576,585 62
From interest on loans, deposits and investments.....	503,948 56
From rents from banking house.....	11,117 20
From rents from other real estate.....	3,336 71
From mortgages.....	405,494 16
From redemption of stocks and bonds.....	501,800 00
From stocks and bonds sold (total par value, \$403,000.).....	419,550 71
From real estate sold.....	31,037 97
From all other sources, viz.:	
Insurance and taxes advanced repaid.....	\$16,246 19
Gas fixtures, etc., sold.....	37 75
Payments on land contracts.....	146 00
Expenses of appraising committee repaid.....	23 00
Deficiency judgment.....	472 50
Retained on mortgage loans.....	18,960 41
Treasurer's checks in payment of deposits.....	2,123 82
Real estate sold.....	200 00
Exchange on checks.....	9 12
	38,218 79
	<u>\$6,098,903 14</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$3,291,422 18
For loans on bonds and mortgages.....	542,375 00
For loans on stocks and bonds and other securities.....	185,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,388,000).....	1,434,199 51
For current expenses of the bank, viz.:	
For salaries.....	\$22,700 00
For taxes: Banking house, \$6,231.51; surplus, \$6-766.92; on mortgages, \$1.36.....	12,999 79
For expenses, except taxes, of banking house:	
Repairs.....	4,941 33
Insurance.....	35 00
Other.....	3,340 00
For expenses of other real estate, viz.:	
Repairs.....	1,795 15
Insurance.....	175 29
Taxes.....	4,300 14
Other.....	620 80
For other expenses, not including expenses for other real estate nor other expenses for banking house.....	9,901 25
	60,808 75
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	104,423 44
Other payments, viz.:	
Insurance and taxes advanced.....	\$15,793 20
Permanent improvements of bank building.....	2,093 61
Collection on checks.....	66
Suspense account.....	1 68
Treasurer's checks for deposits withdrawn.....	4,123 21
	22,012 36
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	458,661 90
	<u>\$6,098,903 14</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	24,034
Number of accounts opened or reopened during year 1905.....	4,519
Number of accounts closed during the year 1905.....	3,606
Total number of deposits received during the year 1905.....	46,993
Total number of payments to depositors during the year 1905...	35

Amount deposited during the year 1905, not including interest credited for that period.....	\$3,576,585 62
Amount withdrawn during the year 1905.....	3,291,422 18
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$194,560 28
January 1, 1906.....	199,955 32
Credited at other periods.....	3,140 89
	397,656 49
Average amount of each account January 1, 1906.....	503 86
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 10, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate....	4,160 53
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	211
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate....	2
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$5,836 89
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.....	58
Total amount of such accounts.....	\$211,924 70
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	269
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	30
Total amount of such accounts.....	\$121,554 70
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$538,892 05
Total expenses of the bank for the year 1905.....	60,808 75
Interest paid to depositors for the year 1905.....	397,656 49
Net earnings for the year 1905 over expenses and interest paid to depositors.....	80,118 81

ORANGE COUNTY.

91. THE CORNWALL SAVINGS BANK, CORNWALL-ON-THE-HUDSON.

[Incorporated 1871.]

STEPHEN B. YOUNG, President.

GEORGE T. PECKHAM, Treasurer.

TRUSTEES.

STEPHEN B. YOUNG,
HENRY N. CLARK,
ROWLAND COCKS,
LYNN G. GOODNOUGH,

GEORGE T. PECKHAM,
JOSIAH T. HALL,
JOHN S. HOLLORAN,
GEORGE B. MAILLER,
CHARLES C. COCKS.

WILLIAM A. SEAMAN,
TOWNSEND D. WOOD,
HENRY L. BARTON,
WILLIAM BREWSTER,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$187,330 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Virginia.....	\$5,000 00	\$4,516 50	\$4,800 00	
State of Colorado.....	10,112 38	9,606 77	10,000 00	
Cities in this State.....	3,000 00	3,119 74	3,850 00	
Towns in this State.....	7,250 00	7,389 00	7,500 00	
Villages in this State..	11,100 00	11,246 00	12,100 00	
School districts in this State.....	2,500 00	2,550 00	2,720 00	
Railroad mortgage bds.	55,000 00	56,414 25	55,769 00	
	<u>\$93,962 38</u>	<u>\$94,842 26</u>	<u>\$96,739 00</u>	\$96,739 00
Cash on deposit in banks or trust companies.....				22,447 58
Cash on hand.....				3,654 02
Total of collectible interest.....				5,970 88
Amount of all other assets, viz.: Furniture and fixtures.....				263 00
				<u>\$317,004 48</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$299,675 08	
Interest credited or to be credited for the six months ending with December 31, 1905.....	5,365 89	\$305,041 57
Surplus on market value.....		11,962 91
Surplus on par value, \$9,186.39.....		<u>\$317,004 48</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$29,663 86
From depositors, not including interest credited.....	111,322 37
From interest on loans, deposits and investments.....	12,891 15
From mortgages.....	15,760 00
From redemption of stocks and bonds.....	15,375 00
From all other sources, viz.: Stocks, premium charged.....	171 00
	<u>\$185,183 38</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$80,190 70
For loans on bonds and mortgages.....	61,400 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$16,225).....	15,871 25
For interest (other than interest payments to depositors).....	337 55
For current expenses of the bank, viz.:	
For salaries.....	\$725 00
For taxes: Surplus.....	65 94
For expenses, except taxes, of banking house:	
Repairs.....	9 95
Insurance.....	12 00
Other.....	4 45
For rent of banking rooms.....	93 76
For other expenses, not including expenses for other real estate nor other expenses for banking house..	250 09
	<u>1,161 19</u>
Other payments, viz.: Premiums on stocks.....	121 00
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	26,101 60
	<u>\$185,183 38</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	1,029
Number of accounts opened or reopened during year 1905....	193
Number of accounts closed during the year 1905.....	100
Total number of deposits received during the year 1905.....	1,586
Total number of payments to depositors during the year 1905..	1,157
Amount deposited during the year 1905, not including interest credited for that period.....	\$111,322 37
Amount withdrawn during the year 1905.....	80,190 79
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$4,970 74
January 1, 1906.....	5,365 89
	10,336 63
Average amount of each account January 1, 1906.....	291 23
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 30, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	2,972 54
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$2,972 54
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3 and 4
Total earnings of the bank for the year 1905.....	\$12,563 32
Total expenses of the bank for the year 1905.....	1,161 19
Interest paid to depositors for the year 1905.....	10,336 63
Net earnings for the year 1905 over expenses and interest paid to depositors.....	1,065 50

92. GOSHEN SAVINGS BANK, GOSHEN.

[Main street; incorporated 1871.]

JASON W. CORWIN, President.

HENRY B. KNIGHT, Treasurer.

TRUSTEES.

HENRY BACON,
JASON W. CORWIN,
FRANK DRAKE,
JOSEPH DURLAND,

SENECA JESSUP,
WILLIAM KNIFFIN,
HENRY B. KNIGHT,
THOMAS MOULD,
CHARLES G. ELLIOTT.

JAY H. NEWBURY,
WILLIAM D. VAN VLIET,
AARON V. D. WALLACE,
JOSEPH R. WEIR.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$570,500 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
Cities in other States...	\$15,000 00	\$15,346 00	\$15,000 00
Cities in this State....	115,000 00	119,731 50	116,102 50
Villages in this State..	39,116 00	40,034 08	39,116 00
School districts in this State.....	4,500 00	4,792 50	4,500 00
Railroad mortgage bds.	206,500 00	208,273 75	204,825 00
	<u>\$380,116 00</u>	<u>\$388,177 83</u>	<u>\$379,543 50</u>
			379,543 50

Cash on deposit in banks or trust companies.....	\$61,609 10
Cash on hand.....	7,143 81
Total of collectible interest.....	9,526 32
	<u>\$1,028,322 73</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$972,859 36	
Interest credited or to be credited for the six months ending with December 31, 1905.....	15,725 32	\$988,584 68
Surplus on market value.....		39,738 05
Surplus on par value, \$40,310.55.		<u>\$1,028,322 73</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$47,512 39
From depositors, not including interest credited.....	286,484 27
From interest on loans, deposits and investments.....	44,083 39
From mortgages.....	91,300 00
From redemption of stocks and bonds.....	23,427 43
From stocks and bonds sold (total par value, \$15,000).....	14,295 00
From all other sources, viz.: Old furniture and fixtures sold...	75 00
	<u>\$507,177 48</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$234,364 94
For loans on bonds and mortgages.....	85,450 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$115,000).....	113,268 75
For interest (other than interest payments to depositors).....	1,303 75
For current expenses of the bank, viz.:	
For salaries.....	\$2,718 33
For taxes: Surplus, \$357.80; on mortgages, \$10.08..	367 88
For rent of banking rooms.....	480 00
For other expenses, not including expenses for other real estate nor other expenses for banking house..	463 92
	<u>4,029 13</u>
Other payments, viz.: Furniture.....	8 00
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	68,752 91
	<u>\$507,177 48</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	2,757
Number of accounts opened or reopened during year 1905.....	479
Number of accounts closed during the year 1905.....	378
Total number of deposits received during the year 1905.....	3,145
Total number of payments to depositors during the year 1905...	2,225
Amount deposited during the year 1905, not including interest credited for that period.....	\$286,484 27
Amount withdrawn during the year 1905.....	234,364 94
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$14,854 51
January 1, 1906.....	15,725 32
	<u>30,579 83</u>

Average amount of each account January 1, 1906.....	\$35
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 14, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3, 10
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3, 00
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	
Total earnings of the bank for the year 1905.....	\$39, 65
Total expenses of the bank for the year 1905.....	4, 02
Interest paid to depositors for the year 1905.....	30, 57
Net earnings for the year 1905 over expenses and interest paid to depositors.....	5, 04

93. MIDDLETOWN SAVINGS BANK, MIDDLETOWN.

[2 South street; incorporated 1866.]

DANIEL H. BAILEY, President.

HAROLD B. WOODWARD, Treas.

TRUSTEES.

UZAL T. HAYES,
DANIEL H. BAILEY,
EDMUND MILLEN,
JESSE W. CANFIELD,

JAMES B. CARSON,
JAMES A. CLARK,
JOHN W. SLAUSON,
EDWARD CANFIELD,
JOHN E. ISEMAN.

THEODORE D. MILLS,
CHARLES L. MEAD,
HAROLD B. WOODWARD,
GEORGE A. SWAYZE,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$455, 61
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Massachusetts.	\$75,000 00	\$82,687 50	\$78,750 00
Cities in other States...	150,000 00	157,081 50	152,500 00
Cities in this State....	418,000 00	453,331 70	432,670 00
Counties in this State...	160,000 00	163,150 00	163,150 00
Towns in this State....	187,500 00	190,730 00	188,500 00
Villages in this State...	235,000 00	246,828 70	243,230 00
Railroad mortgage bds.	365,000 00	394,277 50	376,800 00
	<u>\$1,590,500 00</u>	<u>\$1,688,086 90</u>	<u>\$1,635,600 00</u>

	1, 635, 60
Banking house and lot, cost, \$19,939.68; book value, \$15,000; estimated present value.....	15, 00
Other real estate, cost, \$1,575.55; book value, \$1,375.00; estimated present value.....	1, 37
Cash on deposit in banks or trust companies.....	202, 38
Cash on hand.....	47, 43
Total of collectible interest.....	27, 52
Amount of all other assets, viz.: Rent due, bank building.....	20
	<u>\$2, 385, 13</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$2,217,160 58	
Interest credited or to be credited for the six months ending with December 31, 1905.....	35,695 84	
		\$2,252,856 42
Surplus on market value.....		132,282 65
Surplus on par value, \$87,182.65.		
		<u>\$2,385,139 07</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$239,858 68
From depositors, not including interest credited.....	499,270 51
From interest on loans, deposits and investments.....	88,341 57
From rents from banking house.....	206 25
From rents from other real estate.....	177 00
From mortgages.....	27,760 00
From redemption of stocks and bonds.....	212,786 50
From real estate sold.....	6,200 00
From all other sources, viz.:	
Insurance premiums unearned.....	\$2 22
Payment on real estate contract.....	150 00
	152 22
	<u>\$1,074,752 73</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$505,388 69
For loans on bonds and mortgages.....	9,800 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$285,000).....	296,477 50
For interest (other than interest payments to depositors).....	1,311 50
For current expenses of the bank, viz.:	
For salaries.....	\$4,535 00
For taxes: Banking house, \$248.48; surplus, \$828.65; on mortgages, \$9.06.....	1,086 19
For expenses, except taxes, of banking house:	
Repairs.....	63 38
Insurance.....	24 06
For expenses of other real estate, viz.: Taxes.....	86 72
For other expenses, not including expenses for other real estate nor other expenses for banking house.....	1,381 39
	7,176 74
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	4,775 00
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	249,823 30
	<u>\$1,074,752 73</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	8,853
Number of accounts opened or reopened during year 1905.....	1,174
Number of accounts closed during year 1905.....	992
Total number of deposits received during the year 1905.....	9,689
Total number of payments to depositors during the year 1905.....	6,825
Amount deposited during the year 1905, not including interest credited for that period.....	\$499,270 51
Amount withdrawn during the year 1905.....	505,388 69
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$34,950 82
January 1, 1906.....	35,695 84
	<u>70,646 76</u>

Average amount of each account January 1, 1906.....	\$254 47
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,385 22
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	7
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$2,115 60
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	7
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3 and 31
Total earnings of the bank for the year 1905.....	\$86,504 37
Total expenses of the bank for the year 1905.....	7,176 74
Interest paid to depositors for the year 1905.....	70,646 76
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>8,680 87</u>

94. THE NEWBURGH SAVINGS BANK, NEWBURGH.

[Incorporated 1852.]

JAMES M. WENTZ, President.

THOMAS F. BALFE, Treasurer.

TRUSTEES.

JAMES M. WENTZ,
ISAAC C. CHAPMAN,
WILLIAM O. MAILLER,
JOSEPH CHADWICK,

CLAYTON E. SWEET,
GEORGE W. GREEN,
F. W. SENFF,
WILLIAM F. CASSEDY,
A. Y. WELLER.

HIRAM MERRITT,
THOMAS F. CHADWICK,
WILLIAM R. BEAL,
THOMAS F. BALFE,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$5,125,095 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
United States.....	\$200,000 00	\$258,814 51	\$240,000 00	
State of Massachusetts.....	115,000 00	119,600 00	115,000 00	
Cities in other States.....	1,172,500 00	1,287,710 20	1,194,527 00	
Cities in this State.....	3,036,435 94	3,392,385 14	3,190,754 94	
Counties in this State.....	340,000 00	374,333 10	346,650 00	
Towns in this State.....	181,000 00	185,059 00	181,000 00	
Villages in this State.....	10,000 00	11,000 00	10,000 00	
School districts in this State.....	6,000 00	6,120 00	6,000 00	
	<u>\$5,060,935,94</u>	<u>\$5,635,021 95</u>	<u>\$5,283,931 94</u>	5,283,931 94
Banking house and lot, cost, \$115,527.16; book value, \$30,000; estimated present value.....				30,000 00
Other real estate, cost, \$5,875; book value, \$5,875; estimated present value.....				5,875 00
Cash on deposit in banks or trust companies.....				522,818 98
Cash on hand.....				29,533 59
Total of collectible interest.....				<u>127,208 11</u>
				<u>\$11,124,462 62</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$9,739,566 46	
Interest credited or to be credited for the six months ending with December 31, 1905.....	181,844 38	\$9,921,410 84
Surplus on market value.....		1,203,051 78
Surplus on par value, \$980,055.78.....		<u>\$11,124,462 62</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$702,266 33
From depositors, not including interest credited.....	1,754,887 88
From interest on loans, deposits and investments.....	426,485 60
From rents from banking house.....	1,810 21
From rents from other real estate.....	367 00
From mortgages.....	540,615 00
From redemption of stocks and bonds.....	438,500 52
	<u>\$3,864,932 54</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,353,928 31
For loans on bonds and mortgages.....	1,335,000 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$580,400).....	593,086 06
For interest (other than interest payments to depositors).....	326 21
For current expenses of the bank, viz.:	
For salaries.....	\$16,500 00
For taxes: Banking house, \$763.33; surplus, \$9,- 590.33.....	10,353 66
For expenses, except taxes, of banking house:	
Repairs.....	158 56
Insurance.....	102 00
For expenses of other real estate, viz.:	
Repairs.....	48 18
Insurance.....	36 09
Taxes.....	221 87
For other expenses, not including expenses for other real estate nor other expenses for banking house.....	2,759 03
	30,239 39
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	552,352 57
	<u>\$3,864,932 54</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	17,009
Number of accounts opened or reopened during year 1905.....	2,083
Number of accounts closed during the year 1905.....	1,314
Total number of deposits received during the year 1905.....	15,512
Total number of payments to depositors during the year 1905...	14,055
Amount deposited during the year 1905, not including interest credited for that period.....	\$1,754,887 88
Amount withdrawn during the year 1905.....	1,353,928 31
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$174,801 74
January 1, 1906.....	181,844 38
	<u>356,646 12</u>

Average amount of each account January 1, 1906.....	\$58
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 30, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	4,66
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$2,00
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	
Total amount of such accounts.....	\$3,49
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3 8
Total earnings of the bank for the year 1905.....	\$438,32
Total expenses of the bank for the year 1905.....	30,23
Interest paid to depositors for the year 1905.....	356,64
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>51,44</u>

95. WALDEN SAVINGS BANK, WALDEN.

[Main street; incorporated 1872.]

GEORGE W. STODDARD, President.

CHARLES W. SADLIER, Sec'y and

TRUSTEES.

JOHN R. HAYS,	THOMAS W. BRADLEY,	EDWARD WHITEHEA
Theron S. Mills Paugh,	SIMON VERNOOY,	CHARLES W. SADLIER
HIRAM B. WOOSTER,	WILLIAM H. SENIOR,	JOSEPH W. ROWLAND
NICHOLAS J. FOWLER,	ELIAS MULFORD,	ALFRED K. HAYS,
	GEORGE W. STODDARD.	

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$309,41
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$6,000 00	\$6,000 00	\$6,135 00
State of Massachusetts.....	5,000 00	5,637 50	5,250 00
State of Tennessee.....	5,000 00	4,762 50	4,825 00
Cities in other States..	16,000 00	19,193 00	17,200 00
Cities in this State....	59,000 00	62,376 10	60,110 00
Counties in this State..	21,000 00	22,440 65	21,400 00
Towns in this State....	70,000 00	71,432 65	70,120 00
Villages in this State..	139,450 00	143,603 45	139,750 00
School districts in this State.....	43,600 00	44,147 60	43,600 00
Railroad mortgage bds.	40,000 00	41,437 50	38,900 00
	<u>\$405,050 00</u>	<u>\$421,030 95</u>	<u>\$407,290 00</u>

407,2

ORANGE COUNTY.

243

Banking house and lot, cost, \$2,000; book value, \$2,000; estimated present value.....	\$2,000 00
Other real estate, cost, \$4,946.05; book value, \$3,500; estimated present value.....	3,500 00
Cash on deposit in banks or trust companies.....	62,570 57
Cash on hand.....	198 23
Total of collectible interest.....	10,108 28
	\$795,142 06

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$720,924 10	
Interest credited or to be credited for the six months ending with December 31, 1905.....	13,120 62	
		\$734,044 72
Surplus on market value.....		61,097 34
Surplus on par value, \$58,857.34.....		
		\$795,142 06

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$49,598 30
From depositors, not including interest credited.....	180,535 83
From interest on loans, deposits and investments.....	29,328 18
From rents from other real estate.....	424 14
From mortgages.....	20,177 00
From redemption of stocks and bonds.....	32,150 00
From stocks and bonds sold (total par value, \$50,000).....	60,250 00
From all other sources, viz.: Sale of grass.....	3 00
	\$378,466 45

PAYMENTS.

To depositors, including interest paid to them.....	\$163,141 56
For loans on bonds and mortgages.....	127,250 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$22,000).....	22,042 40
For interest (other than interest payments to depositors).....	51 51
For current expenses of the bank, viz.:	
For salaries.....	\$2,000 00
For taxes: Banking house, \$23.63; surplus, \$568.74; on mortgages, \$15.73.....	608 10
For rent of banking rooms.....	175 00
For expenses of other real estate, viz.:	
Repairs.....	74 42
Insurance.....	39 25
Taxes.....	69 78
Other.....	9 93
For other expenses, not including expenses for other real estate nor other expenses for banking house...	231 92
	3,208 40
Other payments, viz.: To correct error in depositor's account...	3 78
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	62,768 80
	\$378,466 45

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	2,408
Number of accounts opened or reopened during year 1905.....	342
Number of accounts closed during the year 1905.....	259
Total number of deposits received during the year 1905.....	2,391

Total number of payments to depositors during the year 1905...	
Amount deposited during the year 1905, not including interest credited for that period.....	\$180,5
Amount withdrawn during the year 1905.....	163,1
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$12,732 05
January 1, 1906.....	13,120 62
	25,8
Average amount of each account January 1, 1906.....	3
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 31, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,0
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$1,4
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3
Total earnings of the bank for the year 1905.....	\$47,2
Total expenses of the bank for the year 1905.....	3,2
Interest paid to depositors for the year 1905.....	25,8
Net earnings for the year 1905 over expenses and interest paid to depositors.....	16,7

96. THE WARWICK SAVINGS BANK, WARWICK.

[High street; incorporated 1875.]

JAMES H. HOLLY, President.

THOMAS BURT, Tre.

TRUSTEES.

JAMES H. HOLLY,
JOHN SAYER,
NICHOLAS L. FURMAN,
THOMAS BURT,

RICHARD WISNER,
JOSEPH E. V. MILLER,
HENRY PELTON,
WILBUR C. LAZEAR,

HIRAM B. BERRY,
WILLIAM J. SLY,
JOHN B. BRADNER,
JOSEPH DURLAND.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$623,5
Stock and bond investments, viz.:			
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of North Dakota.....	\$21,000 00	\$23,142 50	\$22,470 00
State of Tennessee.....	20,000 00	18,900 00	19,600 00
Cities in other States....	29,000 00	29,447 50	29,930 00
Cities in this State.....	178,500 00	206,161 70	200,540 00
Counties in this State...	20,000 00	23,500 00	21,600 00
Towns in this State....	14,000 00	15,063 50	14,720 00
Villages in this State...	115,000 00	119,522 50	117,560 00
School districts in this State.....	24,000 00	26,845 75	25,560 00
Railroad mortgage bds....	100,000 00	109,425 00	103,500 00
	<u>\$521,500 00</u>	<u>\$572,008 45</u>	<u>\$555,490 00</u>
			555,4

ORANGE COUNTY.

245

Other real estate, cost, \$4,806.41; book value, \$4,806.41; estimated present value.....	\$4,000 00
Cash on deposit in banks or trust companies.....	84,715 41
Cash on hand.....	183 52
Total of collectible interest.....	14,530 99
	<u>\$1,282,409 92</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,197,707 56	
Interest credited or to be credited for the six months ending with December 31, 1905.....	21,837 78	\$1,219,545 34
Surplus on market value.....		62,864 58
Surplus on par value, \$28,884.58.....		<u>\$1,282,409 92</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$72,515 50
From depositors, not including interest credited.....	236,533 02
From interest on loans, deposits and investments.....	49,742 83
From rents from other real estate.....	213 00
From mortgages.....	74,250 00
From redemption of stocks and bonds.....	15,500 00
From real estate sold.....	4,000 00
From all other sources, viz.:	
Attorney's fee repaid.....	\$5 00
Expense of real estate refunded.....	8 50
Insurance refunded.....	2 55
Sale of hay.....	105 00
Rebate on canceled insurance policy.....	8 16
	<u>129 21</u>
	<u>\$452,883 56</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$214,035 67
For loans on bonds and mortgages.....	105,900 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$37,000).....	37,252 50
For interest (other than interest payments to depositors).....	278 83
For current expenses of the bank, viz.:	
For salaries.....	\$2,200 00
For taxes: Surplus, \$245.22; on mortgages, \$9.00....	254 22
For rent of banking rooms.....	300 00
For expenses of other real estate, viz.:	
Repairs.....	265 21
Taxes.....	46 88
Other.....	84 50
For other expenses, not including expenses for other real estate nor other expenses for banking house..	436 69
	<u>3,587 50</u>
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	5,000 00
Other payments, viz:	
Attorney's fee.....	\$5 00
Loss through foreclosure of mortgage.....	1,610 00
Costs of foreclosure.....	315 13
	<u>1,930 13</u>
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	84,898 93
	<u>\$452,883 56</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	3,391
Number of accounts opened or reopened during year 1905.....	390
Number of accounts closed during the year 1905.....	236
Total number of deposits received during the year 1905.....	2,954
Total number of payments to depositors during the year 1905...	1,854
Amount deposited during the year 1905, not including interest credited for that period.....	\$236,533 02
Amount withdrawn during the year 1905.....	214,035 67
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$21,151 71
January 1, 1906.....	21,837 78
	42,989 49
Average amount of each account January 1, 1906.....	359 64
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made November 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate	3,000 00
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	3,000 00
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3 and 4
Total earnings of the bank for the year 1905.....	\$50,409 36
Total expenses of the bank for the year 1905.....	3,587 50
Interest paid to depositors for the year 1905.....	42,989 49
Net earnings for the year 1905 over expenses and interest paid to depositors.....	3,827 67

OSWEGO COUNTY.

97. FULTON SAVINGS BANK, FULTON.

[59 South First street; incorporated 1871.]

ARVIN RICE, President.

WILLIAM J. LOVEJOY, Treasurer.

TRUSTEES.

CHARLES G. BACON,
WILLIS S. NELSON,
ARVIN RICE,
GILES S. PIPER,
WILLIAM J. LOVEJOY,

GEORGE P. WELLS,
JAMES MORROW,
GEORGE G. CHAUNCEY,
H. PUTNAM ALLEN,
CAMERON C. BENEDICT,

EDWIN F. PALMER,
JOHN HUNTER,
ARTHUR G. GILBERT,
JOSHUA RIGLEY,
HARRY L. STOUT.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$747,470 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Tennessee.....	\$30,000 00	\$27,337 50	\$28,800 00	
Cities in this State.....	127,000 00	132,480 90	128,960 00	
Towns in this State.....	27,500 00	27,337 55	27,825 00	
Villages in this State.....	16,500 00	17,311 45	17,155 00	
School districts in this State.....	24,000 00	24,274 50	23,610 00	
Railroad mortgage bds.	120,500 00	126,361 00	121,950 00	
	<u>\$345,500 00</u>	<u>\$355,102 90</u>	<u>\$348,300 00</u>	348,300 00

Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....	\$225 00
Banking house and lot, cost, \$8,774; book value, \$5,500; estimated present value.....	5,500 00
Other real estate, cost, \$9,770.36; book value, \$9,519.57; estimated present value.....	8,750 00
Cash on deposit in banks or trust companies.....	128,090 37
Cash on hand.....	8,982 88
Total of collectible interest.....	20,975 57
Amount of all other assets, viz.:	
Land contracts.....	\$11,165 00
Taxes paid on mortgages.....	31 51
Rents of office in bank building.....	125 00
	<u>11,321 51</u>
	<u>\$1,279,615 33</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$1,171,660 16
Interest credited or to be credited for the six months ending with December 31, 1905.....	19,261 09
	<u>\$1,190,921 25</u>
Surplus on market value.....	88,694 08
Surplus on par value, \$85,894.08.....	
	<u>\$1,279,615 33</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$127,629 48
From depositors, not including interest credited.....	591,683 75
From interest on loans, deposits and investments.....	57,187 88
From rents from banking house.....	415 00
From rents from other real estate.....	1,398 00
From mortgages.....	90,573 00
From redemption of stocks and bonds.....	7,000 00
From stocks and bonds sold (total par value, \$9,701.98).....	9,604 97
From real estate sold.....	11,375 00
From all other sources, viz.:	
Payments on property sold on contract.....	\$360 00
Exchange.....	18 63
Insurance on mortgaged property.....	5 55
	<u>384 18</u>
	<u>\$897,251 26</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$568,323 37
For loans on bonds and mortgages.....	149,602 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$29,000).....	31,167 00
For interest (other than interest payments to depositors).....	231 79
For current expenses of the bank, viz.:	
For salaries.....	\$3,940 00
For taxes: Banking house, \$177.00; surplus, \$814.98; on mortgages, \$57.38.....	1,049 36
For expenses, except taxes of banking house:	
Repairs.....	51 88
Insurance.....	41 80
For expenses of other real estate, viz.:	
Repairs.....	150 66
Taxes.....	493 14
Other.....	617 37
For other expenses, not including expenses for other real estate nor other expenses for banking house....	<u>1,197 37</u>

For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	\$1,686 03
Other payments, viz.:	
Taxes paid on property mortgaged to bank.....	\$31 51
Loss on property sold.....	1,594 73
	1,626 24
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	137,073 25
	<u>\$897,251 26</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	4,450
Number of accounts opened or reopened during year 1905.....	1,117
Number of accounts closed during the year 1905.....	844
Total number of deposits received during the year 1905.....	8,769
Total number of payments to depositors during the year 1905...	7,270
Amount deposited during the year 1905, not including interest credited for that period.....	\$591,683 75
Amount withdrawn during the year 1905.....	568,323 37
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$18,667 07
January 1, 1906.....	19,261 09
Credited at other periods.....	531 95
	38,460 11
Average amount of each account January 1, 1906.....	267 62
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 31, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate	3,386 16
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	34
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$4,772 41
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited	1
Total amount of such accounts.....	\$4,772 41
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	35
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	1
Total amount of such accounts.....	\$4,772 41
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½ and 4
Total earnings of the bank for the year 1905.....	\$57,203 23
Total expenses of the bank for the year 1905.....	7,541 58
Interest paid to depositors for the year 1905.....	38,460 11
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>11,201 54</u>

98. OSWEGO CITY SAVINGS BANK, OSWEGO.

[214 West First street; incorporated 1859.]

JOHN P. PHELPS, President.

MELVIN S. CROMBIE, Secretary.

TRUSTEES.

JOHN H. McCOLLOM,
CHARLES H. BOND,
JAMES H. COOPER,
EDWARD H. FARRELL,THOMAS F. GLEASON,
JAMES B. FARWELL,
JAMES K. STOCKWELL,
CHARLES S. NEWELL,
THOMAS P. KINGSFORD.JOHN P. PHELPS,
JOHN RATIGAN,
BENJAMIN DENTON,
KARL KELLOGG,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$860,566 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Tennessee.....	\$100,000 00	\$89,234 50	\$96,000 00	
Cities in other States....	58,000 00	58,000 00	61,370 00	
Cities in this State.....	233,095 20	233,070 20	291,270 20	
Towns in this State.....	248,000 00	248,000 00	261,800 00	
Villages in this State....	265,300 00	263,816 80	277,657 00	
School districts in this State.....	50,000 00	48,388 40	51,770 00	
Railroad mortgage bds.	459,000 00	461,175 00	473,950 00	
	<u>\$1,413,395 20</u>	<u>\$1,401,684 90</u>	<u>\$1,513,817 20</u>	1,513,817 20
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....			40,000 00	
Banking house and lot, cost, \$48,951.18; book value, \$17,000; estimated present value.....			17,000 00	
Cash on deposit in banks or trust companies.....			126,808 91	
Cash on hand.....			31,115 68	
Total of collectible interest.....			35,985 99	
			<u>\$2,625,293 78</u>	

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$2,410,248 62	
Interest credited or to be credited for the six months ending with December 31, 1905.....	40,538 76	\$2,450,787 38
Surplus on market value.....		174,506 40
Surplus on par value, \$74,084.40.		<u>\$2,625,293 78</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$142,356 04
From depositors, not including interest credited.....	880,497 31
From interest on loans, deposits and investments.....	104,006 82
From rents from banking house.....	1,365 49
From mortgages.....	136,413 00
From redemption of stocks and bonds.....	69,450 72
From loans paid.....	1,050 00
From real estate sold.....	1,799 85
From all other sources, viz.: Land contract.....	50 00
	<u>\$1,336,989 22</u>

REPORT ON SAVINGS BANKS.

PAYMENTS.

To depositors, including interest paid to them.....	\$825,950 13
For loans on bonds and mortgages	297,750 00
For loans on stocks and bonds and other securities.....	41,000 00
For current expenses of the bank, viz.:	
For salaries.....	\$5,645 77
For taxes: Banking house, \$473.40; surplus, \$493.63; on mortgages, \$4.21	971 24
For expenses, except taxes, of banking house:	
Repairs.....	1,250 29
Insurance.....	73 04
Other.....	1,054 50
For other expenses, not including expenses for other real estate nor other expenses for banking house..	1,374 53
	10,369 37
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	3,995 14
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	157,924 59
	<u>\$1,336,989 23</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	5,854
Number of accounts opened or reopened during year 1905.....	1,100
Number of accounts closed during the year 1905.....	1,009
Total number of deposits received during the year 1905.....	10,720
Total number of payments to depositors during the year 1905...	8,702
Amount deposited during the year 1905, not including interest credited for that period.....	\$880,497 31
Amount withdrawn during the year 1905.....	825,950 13
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$37,868 35
January 1, 1906.....	40,538 76
Credited at other periods.....	694 29
	79,101 40
Average amount of each account January 1, 1906.....	418 65
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,525 00
Number of accounts which exceeded \$3,000, including actual de- posits and interest credited, at the last trial balance of deposi- tors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	26
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$4,661 58
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.	1
Total amount of such accounts.....	\$4,661 58
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	27
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	1
Total amount of such accounts.....	\$4,661 58
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	34
Total earnings of the bank for the year 1905.....	\$106,728 85
Total expenses of the bank for the year 1905.....	10,369 37
Interest paid to depositors for the year 1905.....	79,101 40
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>17,258 08</u>

99. THE OSWEGO COUNTY SAVINGS BANK, OSWEGO.

[44 East Bridge street: incorporated 1870.]

OREN F. GAYLORD, President.

W. B. COUCH, Treasurer.

TRUSTEES.

CADWELL B. BENSON,
LAWRENCE CLANCY
S. MORTIMER COON,
W. BIRDSALL COUCH,FREDERICK A. GAGE,
OREN F. GAYLORD,
PETER HILBERT,
O. S. OSTERHOUT,
R. ARTHUR DOWNEY.CHAS. A. TANNER,
CHARLES WENDELL,
HERBERT A. WILCOX,
MANNISTER WORTS,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,123,238 48
Stock and bond investments, viz :

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Tennessee.....	\$45,000 00	\$41,017 88	\$43,200 00
Ter. of New Mexico.....	15,000 00	17,231 50	16,562 50
Cities in other States....	85,000 00	90,046 90	89,112 50
Cities in this State.....	83,875 76	87,610 10	88,215 76
Counties in this State....	64,000 00	67,692 50	66,500 00
Towns in this State.....	158,204 00	160,280 70	163,965 81
Villages in this State....	128,100 00	132,767 66	131,609 75
School districts in this State.....	40,450 00	43,959 94	43,808 50
Railroad mortgage bds.	443,700 00	556,706 84	508,992 00
	<u>\$1,063,329 76</u>	<u>\$1,197,314 02</u>	<u>\$1,150,966 82</u>
			1,150,966 82
Banking house and lot, cost, \$29,000; book value, \$20,000; es- timated present value.....			20,000 00
Cash on deposit in banks or trust companies			194,815 15
Cash on hand.....			15,400 01
Total of collectible interest.....			35,780 67
Amount of all other assets, viz.:			
Land contracts.....			\$3,250 00
Rents accrued.....			163 78
			<u>3,413 78</u>
			<u>\$2,543,614 91</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$2,348,037 53
Interest credited or to be credited for the six months ending with December 31, 1905.....	38,711 47
	<u>\$2,386,749 00</u>
Surplus on market value.....	156,865 91
Surplus on par value, \$69,228.85.	
	<u>\$2,543,614 91</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$160,546 49
From depositors, not including interest credited.....	805,244 50
From interest on loans, deposits and investments.....	103,343 78
From rents from banking house.....	1,294 24
From rents from other real estate.....	1,478 26
From mortgages.....	100,835 69
From redemption of stocks and bonds.....	29,214 67

REPORT ON SAVINGS BANKS.

From stocks and bonds sold (total par value, \$16,000).....	\$17,539 20
From real estate sold.....	18,500 00
From all other sources, viz.:	
Exchange.....	\$49 29
Insurance sold to real estate buyer.....	12 88
Mortgage tax and insurance.....	1,171 16
Returned premiums, indemnity bond canceled.....	16 56
Land contracts.....	4,975 00
	6,224 89
	\$1,244,221 72

PAYMENTS.

To depositors, including interest paid to them.....	\$705,517 16
For loans on bonds and mortgages.....	162,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$143,000).....	152,116 07
For current expenses of the bank, viz.:	
For salaries.....	\$6,533 34
For taxes: Banking house, \$526; surplus, \$557.29; on mortgages, \$149.63.....	1,232 92
For expenses, except taxes, of banking house:	
Repairs.....	237 89
Insurance.....	132 90
Other.....	453 00
For expenses of other real estate, viz.:	
Repairs.....	2,055 88
Insurance.....	36 88
Taxes.....	382 53
Other.....	809 30
For other expenses, not including expenses for other real estate nor other expenses for banking house....	1,327 53
	13,202 17
Other payments, viz.: Mortgage tax and insurance.....	1,171 16
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	210,215 16
	\$1,244,221 72

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	5,003
Number of accounts opened or reopened during year 1905.....	1,219
Number of accounts closed during the year 1905.....	984
Total number of deposits received during the year 1905.....	9,154
Total number of payments to depositors during the year 1905.....	7,546
Amount deposited during the year 1905, not including interest credited for that period.....	\$805,244 50
Amount withdrawn during the year 1905.....	705,517 16
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$37,247 49
January 1, 1906.....	38,711 47
Paid but not credited.....	938 53
	76,897 49
Average amount of each account January 1, 1906.....	477 06
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made November 25, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,262 50
Number of accounts which exceeded \$3,000, including actual de- posits and interest credited, at the last trial balance of deposi- tors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	23
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$4,557 22

PUTNAM COUNTY.

253

Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.	1
Total amount of such accounts.....	\$4,557 22
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	24
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	1
Total amount of such accounts.....	\$4,557 22
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$108,663 60
Total expenses of the bank for the year 1905.....	13,202 17
Interest paid to depositors for the year 1905.....	76,897 49
Net earnings for the year 1905 over expenses and interest paid to depositors.....	18,563 94

PUTNAM COUNTY.

100. PUTNAM COUNTY SAVINGS BANK, BREWSTER.

[Main street; incorporated 1871.]

WARREN S. PADDOCK, President.

ALEXANDER F. LOBDELL, Secretary.

TRUSTEES.

W. S. PADDOCK,
ALEX. F. LOBDELL,
ABRAM J. MILLER,
ALEX. F. LOBDELL, Jr.,

WILLIAM E. SMITH,
EMERSON W. ADDIS,
ARTHUR P. BUDD,
LEVI A. SHOVE,
L. STARR BARNUM.

MYRON P. HOWES,
S. PIERRE FIELD,
DANIEL M. BARNES,
FREDERICK A. PURDY,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$188,825 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
Cities in other States...	\$12,000 00	\$12,365 70	\$12,120 00
Cities in this State....	154,987 17	166,347 02	160,474 54
Counties in this State..	30,000 00	30,055 50	30,000 00
Towns in this State....	31,800 00	32,935 70	33,207 60
Villages in this State...	23,500 00	24,782 50	24,300 00
Railroad mortgage bds.	37,000 00	39,785 00	37,535 00
	<u>\$289,287 17</u>	<u>\$306,271 42</u>	<u>\$297,637 14</u>
			297,637 14
Cash on deposit in banks or trust companies.....			44,502 73
Cash on hand.....			1,562 31
Total of collectible interest.....			5,369 54
			<u>\$537,896 72</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$489,257 39	
Interest credited or to be credited for the six months ending with December 31, 1905.....	7,634 45	\$496,891 84
Surplus on market value.....		41,004 88
Surplus on par value, \$32,654.91.....		<u>\$537,896 72</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$31,597 38
From depositors, not including interest credited.....	140,464 45
From interest on loans, deposits and investments.....	19,795 65
From mortgages.....	11,600 00
From redemption of stocks and bonds.....	21,250 00
	<u>\$224,707 48</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$118,522 09
For loans on bonds and mortgages.....	26,850 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$30,800).....	30,790 10
For interest (other than interest payments to depositors).....	150 27
For current expenses of the bank, viz.:	
For salaries.....	\$1,500 00
For taxes: Surplus, \$314.03; on mortgages, \$42.74..	356 77
For expenses, except taxes, of banking house: Insur- ance.....	9 62
For rent of banking rooms.....	30 00
For other expenses, not including expenses for other real estate nor other expenses for banking house...	433 59
	2,329 98
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	46,065 04
	<u>\$224,707 48</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	1,782
Number of accounts opened or reopened during year 1905.....	353
Number of accounts closed during the year 1905.....	248
Total number of deposits received during the year 1905.....	1,971
Total number of payments to depositors during the year 1905...	1,001
Amount deposited during the year 1905, not including interest credited for that period.....	\$140,464 45
Amount withdrawn during the year 1905.....	118,522 09
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$7,187 30
January 1, 1906.....	7,634 45
	14,821 75
Average amount of each account January 1, 1906.....	274 56
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 30, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,411 10

Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	2
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	2
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3 and 3/4
Total earnings of the bank for the year 1905.....	\$19,942 59
Total expenses of the bank for the year 1905.....	2,329 98
Interest paid to depositors for the year 1905.....	14,821 75
Net earnings for the year 1905 over expenses and interest paid to depositors.....	2,790 86

QUEENS COUNTY.

101. COLLEGE POINT SAVINGS BANK, COLLEGE POINT.

[Second avenue and Fifth street; incorporated 1872.]

GEORGE L. GILLETTE, President.

GEORGE W. GILLETTE, Secretary.

TRUSTEES.

GEORGE L. GILLETTE,
A. H. SCHLESINGER,
FREDERICK G. PAULY,
F. MARTENS,

WM. W. WEITLING,
A. H. SCHLESINGER,
GEORGE W. GILLETTE,
FRANK HUNOLD,
BERNHARD GREEFF.

F. W. GRELL,
EDWIN P. ROE,
WILLIAM F. BUHL,
H. C. POPPENHUSEN,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$606,158 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$15,000 00	\$17,531 25	\$19,537 50	
Cities in other States....	79,350 00	85,649 62	83,003 02	
Cities in this State.....	116,000 00	125,798 84	122,086 00	
Railroad mortgage bds.	217,000 00	240,143 75	224,001 25	
	<u>\$427,350 00</u>	<u>\$469,173 46</u>	<u>\$448,637 77</u>	448,637 77
Cash on deposit in banks or trust companies.....				69,951 30
Cash on hand.....				7,327 73
Total of collectible interest.....				14,813 50
				<u>\$1,146,888 30</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,034,472 17
Interest credited or to be credited for the six months ending with December 31, 1905.....	18,059 14
	<u>\$1,053,131 31</u>
Surplus on market value.....	93,756 99
Surplus on par value, \$75,469.22.....	
	<u>\$1,146,888 30</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$59,472 15
From depositors, not including interest credited.....	314,760 59
From interest on loans, deposits and investments.....	47,365 69
From mortgages.....	112,745 00
From redemption of stocks and bonds.....	3,000 00
From all other sources, viz.:	
For satisfactions and acknowledgments.....	\$12 25
For protest fees on checks.....	1 35
	13 60
	\$537,357 03

PAYMENTS.

To depositors, including interest paid to them.....	\$248,159 52
For loans on bonds and mortgages.....	161,950 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$42,350).....	44,412 71
For interest (other than interest payments to depositors).....	437 49
For current expenses of the bank, viz.:	
For salaries.....	\$3,200 00
For taxes: Surplus, \$673.58; on mortgages, \$59.78..	733 36
For rent of banking rooms.....	540 00
For other expenses, not including expenses for other real estate nor other expenses for banking house..	631 32
	5,104 68
Other payments, viz.:	
Satisfactions and acknowledgments.....	\$12 25
Protest fees on check.....	1 35
	13 60
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	77,279 03
	\$537,357 03

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	2,470
Number of accounts opened or reopened during the year 1905...	365
Number of accounts closed during the year 1905.....	232
Total number of deposits received during the year 1905.....	3,878
Total number of payments to depositors during the year 1905...	2,058
Amount deposited during the year 1905, not including interest credited for that period.....	\$314,760 59
Amount withdrawn during the year 1905.....	248,159 52
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$17,895 06
January 1, 1906.....	18,659 14
	36,554 20
Average amount of each account January 1, 1906.....	426 37
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,271 70
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of de- positors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	15

The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,000 00
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	15
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½ and 4
Total earnings of the bank for the year 1905.....	\$47,032 56
Total expenses of the bank for the year 1905.....	5,104 88
Interest paid to depositors for the year 1905.....	36,554 20
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>5,373 68</u>

102. JAMAICA SAVINGS BANK, JAMAICA.

[360 Fulton street; incorporated 1850.]

JOHN H. SUTPHIN, President.

MARTIN S. RAPELYE, Secretary.

TRUSTEES.

JOHN H. SUTPHIN,
J. TYLER WATTS,
STEPHEN RYDER,
GEORGE L. PECK,
MARTIN S. RAPELYE,

JOHN E. BACKUS,
WM. A. WARNOCK,
CHARLES DOWNING,
LEANDER B. FABER,
WILLIAM W. GILLEN,

GEORGE K. MEYENEN,
WILLET C. DURLAND,
HENRY A. MONFORT,
WILLIAM L. WOOD,
HENRY A. VAN ALLEN.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$1,317,005 00
Stock and bond investments, viz.:	

Stocks and bonds.	Par value.	Actual cost.	Estimated market value.
United States.....	\$80,600 00	\$75,894 62	\$77,024 00
District of Columbia...	10,000 00	10,369 38	11,850 00
State of Tennessee.....	78,000 00	76,552 50	75,150 00
Cities in other States...	360,500 00	385,084 60	373,427 80
Cities in this State.....	979,225 39	1,042,248 74	1,006,994 98
Counties in this State...	20,000 00	21,481 00	19,600 00
Towns in this State.....	20,000 00	20,000 00	21,000 00
Villages in this State...	39,250 00	41,692 30	41,142 30
School districts in this State.....	75,500 00	77,380 00	78,145 00
Railroad mortgage bds.	25,000 00	27,500 00	24,750 00
	<u>\$1,668,075 39</u>	<u>\$1,778,203 14</u>	<u>\$1,729,084 08</u>

1,729,084 08

Banking house and lot, cost, \$71,899.81; book value, \$56,000; estimated present value.....	56,000 00
Other real estate, cost, \$114,143.86; book value, \$114,143.86; estimated present value.....	114,143 86
Cash on deposit in banks or trust companies.....	286,188 94
Cash on hand.....	15,762 83
Total of collectible interest.....	33,687 01
Amount of all other assets, viz.:	
Insurance paid for mortgages.....	\$37 25
Taxes paid for mortgages.....	2,411 11
Accrued rent.....	81 00
	<u>2,529 36</u>
	<u>\$3,554,401 08</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$3,299,642 84	
Interest credited or to be credited for the six months ending with December 31, 1905.....	50,964 36	\$3,350,607 20
Surplus on market value.....		203,793 88
Surplus on par value, \$142,785.19.....		<u>\$3,554,401 08</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$257,381 67	
From depositors, not including interest credited.....	1,332,724 54	
From interest on loans, deposits and investments.....	127,520 52	
From rents from banking house.....	4,445 75	
From rents from other real estate.....	5,721 65	
From mortgages.....	315,740 00	
From redemption of stocks and bonds.....	33,000 00	
From real estate sold.....	4,430 00	
From all other sources, viz.:		
Insurance paid for mortgagors.....	\$416 07	
Sale of typewriter.....	15 00	
Incidentals.....	30	
	<u>431 37</u>	
		<u>\$2,081,395 50</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,051,669 83	
For loans on bonds and mortgages.....	336,550 00	
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$239,475.39).....	250,076 33	
For current expenses of the bank, viz.:		
For salaries.....	\$6,960 00	
For taxes: Banking house, \$615.98; surplus, \$1,341.25; on mortgages, \$359.44.....	2,316 67	
For expenses, except taxes, of banking house:		
Repairs.....	737 56	
Insurance.....	158 90	
Other.....	2,066 24	
For expenses of other real estate, viz.:		
Repairs.....	2,978 35	
Insurance.....	101 60	
Taxes.....	1,553 11	
For other expenses, not including expenses for other real estate nor other expenses for banking house....	1,721 10	
	<u>18,593 53</u>	
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	118,053 56	
Other payments, viz.:		
Taxes paid for mortgagors.....	\$2,411 11	
Accrued interest on bonds purchased, insurance paid for mortgagors, and other payments.....	2,089 37	
	<u>\$4,500 48</u>	
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	301,951 77	
		<u>\$2,081,395 50</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	7,104
Number of accounts opened or reopened during year 1905.....	1,458
Number of accounts closed during the year 1905.....	876

QUEENS COUNTY.

259

Total number of deposits received during the year 1905.....	12,024
Total number of payments to depositors during the year 1905...	8,144
Amount deposited during the year 1905, not including interest credited for that period.....	\$1,332,724 54
Amount withdrawn during the year 1905.....	1,051,669 83
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$47,408 05
January 1, 1906.....	50,964 36
	98,372 41
Average amount of each account January 1, 1906.....	471 65
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 31, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,282 84
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	26
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	26
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$123,316 40
Total expenses of the bank for the year 1905.....	18,593 53
Interest paid to depositors for the year 1905.....	98,372 41
Net earnings for the year 1905 over expenses and interest paid to depositors.....	6,350 46

103. THE LONG ISLAND CITY SAVINGS BANK, LONG ISLAND CITY.

[21 Jackson avenue; incorporated 1875.]

WILLIAM J. BURNETT, President.

J. H. SMEDLEY, Secretary.

TRUSTEES.

W. J. BURNETT,
C. W. HALLETT,
A. T. PAYNE,
G. W. WILLIAMS,

D. S. JONES,
C. A. THOMPSON,
J. H. SMEDLEY,
H. F. JONES,

G. H. FREW,
L. P. DEXTER,
BENJ. MOORE, JR.,
W. H. SIEBRECHT.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$1,562,400 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Alabama.....	\$20,000 00	\$22,092 90	\$20,950 00
State of North Carolina.....	60,000 00	69,830 00	66,300 00
State of Tennessee.....	60,000 00	57,400 00	57,300 00
State of Louisiana.....	45,000 00	46,473 75	46,350 00
State of Idaho.....	30,000 00	31,873 90	30,900 00
State of Mississippi.....	25,000 00	25,093 75	25,000 00
Cities in other States..	82,000 00	87,662 00	86,985 00
Cities in this State.....	614,445 00	633,171 98	637,773 63
Counties in this State..	169,000 00	176,768 75	170,850 00
Villages in this State..	295,850 00	305,061 36	300,028 00
School districts in this State.....	139,500 00	146,741 75	145,232 50
Railroad mortgage bds.	331,000 00	362,431 76	342,055 00
	<u>\$1,871,795 00</u>	<u>\$1,964,601 90</u>	<u>\$1,929,724 13</u>

1,929,7

Banking house and lot, cost, \$26,577; book value, \$22,000; estimated present value.....	\$22,00
Cash on deposit in banks or trust companies.....	155,16
Cash on hand.....	2,67
Total of collectible interest.....	35,37
	<u>\$3,707,33</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$3,377,265 49
Interest credited or to be credited for the six months ending with December 31, 1905.....	56,855 23
	<u>3,434,12</u>
Surplus on market value.....	273,21
Surplus on market value, \$215,289.19.....	
	<u>\$3,707,33</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$172,95
From depositors, not including interest credited.....	2,122,08
From interest on loans, deposits and investments.....	157,49
From rents from banking house.....	1,21
From mortgages.....	146,60
From redemption of stocks and bonds.....	18,92
From stocks and bonds sold (total par value, \$108,000).....	109,14
From loans paid.....	3,70
From real estate sold.....	4,00
	<u>\$2,736,11</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,810,87
For loans on bonds and mortgages.....	500,40
For loans on stocks and bonds and other securities.....	2,70
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$244,500).....	248,22
For current expenses of the bank, viz.:	
For salaries.....	\$9,585 75
For taxes: Banking house, \$367.79; surplus, \$1,920.15; on mortgages, \$778.22.....	3,066 16
For expenses, except taxes, of banking house:	
Repairs.....	\$243 30
Insurance.....	53 45
For other expenses, not including expenses for other real estate nor other expenses for banking house....	1,618 47
	<u>14,56</u>
Other payments, viz.: Interest purchased.....	1,500
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	157,84
	<u>\$2,736,11</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	14
Number of accounts opened or reopened during year 1905.....	4
Number of accounts closed during the year 1905.....	3
Total number of deposits received during the year 1905.....	19
Total number of payments to depositors during the year 1905....	18

Amount deposited during the year 1905, not including interest credited for that period.....	\$2,122,085 62
Amount withdrawn during the year 1905.....	1,810,877 55
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$48,008 79
January 1, 1906.....	56,855 23
Average amount of each account January 1, 1906.....	104,954 02
	244 61
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made September 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,243 02
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	37
The largest amount to the credit of any account, including deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,162 92
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited...	1
Total amount of such accounts.....	\$3,162 92
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	38
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½ and 4
Total earnings of the bank for the year 1905.....	\$160,941 84
Total expenses of the bank for the year 1905.....	14,567 13
Interest paid to depositors for the year 1905.....	104,954 02
Net earnings for the year 1905 over expenses and interest paid to depositors.....	37,475 11

104. THE QUEENS COUNTY SAVING BANK, FLUSHING.

[71 Broadway; incorporated 1859.]

GEORGE POPLÉ, President.

L. M. FRANKLIN, Cashier.

TRUSTEES.

HENRY L. BOGERT,
L. M. FRANKLIN,
GEORGE POPLÉ,
J. HOWARD LEVER,
MARQUIS D. GOULD,

HENRY CARPENTER,
JOSEPH DYKES,
GEORGE LEWIS,
WILLIAM T. JAMES,
JOHN HEPBURN,
WM. H. VAN SICLEN,

JOHN H. WILSON,
FRANK A. COLLINS,
HENRY C. CARPENTER,
GEORGE E. LEWIS,
HARRISON S. MOORE,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$949,825 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
Cities in other States...	\$41,000 00	\$46,510 50	\$44,222 50
Cities in this State.....	221,800 00	241,282 73	231,233 62
Towns in this State....	79,500 00	82,179 50	82,386 25
Villages in this State...	97,200 00	104,189 58	102,785 00
School districts in this State.....	1,000 00	1,325 00	1,030 00
Railroad mortgage bds.	323,000 00	367,229 00	343,601 25
	\$763,500 00	\$842,716 31	\$805,258 62

805,5

REPORT ON SAVINGS BANKS.

Banking house and lot, cost, \$43,519.05; book value, \$33,519.05; estimated present value.....	\$32,925 60
Other real estate, cost, \$20,541.17; book value, \$20,141.17; estimated present value.....	22,600 00
Cash on deposit in banks or trust companies.....	89,404 47
Cash on hand.....	4,006 56
Total of collectible interest.....	16,714 70
	<u>\$1,920,734 95</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$1,796,530 81
Interest credited or to be credited for the six months ending December 31, 1905.....	31,017 19
	<u>\$1,827,548 00</u>
Surplus on market value.....	93,186 95
Surplus on par value, \$51,428.33.....	
	<u>\$1,920,734 95</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$103,358 35
From depositors, not including interest credited.....	635,994 66
From interest on loans, deposits and investments.....	76,845 18
From rents from banking house.....	1,615 54
From rents from other real estate.....	438 00
From mortgages.....	62,850 00
From redemption of stocks and bonds.....	10,100 00
From stocks and bonds sold (total par value, \$20,000).....	22,923 09
From real estate sold.....	9,502 50
From all other sources, viz.: On contract to sell real estate....	400 00
	<u>\$924,027 32</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$501,493 81
For loans on bonds and mortgages.....	223,800 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$84,200).....	95,493 58
For current expenses of the bank, viz.:	
For salaries.....	\$6,090 00
For taxes: Banking house, \$269.86; surplus, \$493.65; on mortgages, \$243.18.....	1,006 69
For expenses, except taxes, of banking house.....	
Repairs.....	528 11
Insurance.....	100 00
For expenses of other real estate, viz.:	
Repairs.....	45 58
Insurance.....	35 25
Taxes.....	382 30
For other expenses, not including expenses for other real estate nor other expenses for banking house....	1,640 97
	<u>9,828 90</u>
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	93,411 03
	<u>\$924,027 32</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	5,111
Number of accounts opened or reopened during year 1905.....	1,143
Number of accounts closed during the year 1905.....	690
Total number of deposits received during the year 1905.....	8,544
Total number of payments to depositors during the year 1905...	5,274
Amount deposited during the year 1905, not including interest credited for that period.....	\$635,994 66
Amount withdrawn during the year 1905.....	501,493 81
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$29,338 56
January 1, 1906.....	31,017 19
	60,355 75
Average amount of each account January 1, 1906.....	351 52
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 30, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,000 00
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of court of record or of a surrogate.....	3,000 00
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½ and 4
Total earnings of the bank for the year 1905.....	\$79,787 56
Total expenses of the bank for the year 1905.....	9,828 90
Interest paid to depositors for the year 1905.....	60,355 75
Net earnings for the year 1905 over expenses and interest paid to depositors.....	9,602 91

RENSSELAER COUNTY.

105. THE TROY SAVINGS BANK, TROY.

[Second and State streets; incorporated 1823.]

CHARLES E. HANAMAN, President.

J. ERWIN ANTHONY, Treasurer.

TRUSTEES.

CHARLES E. HANAMAN,
CHAS. W. TILLINGHAST,
WILLIAM H. DOUGHTY,
WALTER P. WARREN,
NORMAN R. SQUIRES,
EDWARD C. GALE,
GEORGE A. STONE,

FRANCIS N. MANN, Jr.,
JAMES K. P. PINE,
GEORGE T. LANE,
GEORGE S. ROBINSON,
WM. M. SANFORD,
SAMUEL A. PETERSON,

JAS. H. CALDWELL,
ROBERT CLUETT,
GEORGE S. THOMPSON,
WILLIAM F. GURLEY,
W. H. VAN SCHOONHOVEN,
ELIAS P. MANN,
THOMAS VAIL.

FINANCIAL.

RESOURCES.

Bond and mortgages..... \$1,643,600 00

REPORT ON SAVINGS BANKS.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$200,000 00	\$276,812 50	\$260,000 00
State of Maine.....	400,000 00	407,375 00	392,880 00
State of Connecticut...	250,000 00	258,536 50	247,500 00
State of Massachusetts.	380,000 00	395,317 50	364,943 75
State of New Hamp- shire.....	100,000 00	114,000 00	103,500 00
State of Rhode Island.	50,000 00	53,562 50	50,875 00
Cities in other States...	2,206,000 00	2,384,049 54	2,263,907 50
Cities in this State...	2,646,349 35	2,763,530 35	2,696,243 48
Counties in this State...	674,555 59	708,032 67	688,604 34
Villages in this State...	145,000 00	149,019 00	145,525 00
School districts in this State.....	18,000 00	18,180 00	18,202 50
Railroad mortgage bds.	2,490,000 00	2,687,321 65	2,535,581 25
	<u>\$9,559,904 94</u>	<u>\$10,215,737 21</u>	<u>\$9,767,762 82</u>
Banking house and lot, cost, \$481,675; book value, \$120,000; estimated present value.....			\$9,767,762 82
Other real estate, cost, \$13,039.43; book value, \$13,039.43; esti- mated present value.....			120,000 00
Cash on deposit in banks or trust companies.....			13,000 00
Cash on hand.....			496,256 39
Total of collectible interest.....			46,771 39
Amount of all other assets, viz.:			134,926 36
Taxes advanced on mortgaged premises.....			\$161 22
Interest on mortgaged premises.....			8 48
Accrued rents.....			585 41
			<u>755 11</u>
			<u>\$12,223,072 07</u>

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$11,082,625 84
Other liabilities, viz.; Interest accrued on deposits to January 1, 1905 (three months, estimated).....	92,207 44
Surplus on market value.....	1,048,238 79
Surplus on par value, \$840,380.91.	
	<u>\$12,223,072 07</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$535,710 29
From depositors, not including interest credited.....	2,273,971 61
From interest on loans, deposits and investments.....	441,675 53
From rents from banking house.....	4,805 00
From rents from other real estate.....	1,945 32
From mortgages.....	116,825 00
From redemption of stocks and bonds.....	369,604 30
From all other sources, viz.:	
Taxes advanced on mortgaged premises repaid.....	\$633 58
Rebate on insurance and water (property sold).....	69 36
Rebate on surety company's bond.....	18 61
	<u>721 55</u>
	<u>\$3,745 258 60</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,138,587 05
" on loans on bonds and mortgages.....	439,500 00

RENSSELAER COUNTY.

265

For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$565,555.59).....	\$569,140 59
For interest (other than interest payments to depositors).....	4,294 18
For current expenses of the bank, viz.:	
For salaries.....	\$14,350 00
For taxes: Banking house, \$6,999.74; surplus, \$10,043.06; on mortgages, \$119.61.....	17,162 41
For expenses, except taxes, of banking house:	
Repairs.....	\$669 76
Insurance.....	587 79
Other.....	2,027 37
For expenses of other real estate, viz.:	
Repairs.....	981 17
Insurance.....	64 88
Taxes.....	797 94
Other.....	486 00
For other expenses, not including expenses for other real estate nor other expenses for banking house.....	3,728 46
	40,855 78
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	9,186 08
Other payments, viz.: Taxes advanced on mortgaged premises..	667 14
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	543,027 78
	<u>\$3,745,258 60</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	23,333
Number of accounts opened or reopened during year 1905.....	3,944
Number of accounts closed during the year 1905.....	3,495
Total number of deposits received during the year 1905.....	34,223
Total number of payments to depositors during the year 1905...	24,524
Amount deposited during the year 1905, not including interest credited for that period.....	\$2,273,971 61
Amount withdrawn during the year 1905.....	2,138,587 05
Amount of interest credited and paid for the year 1905, viz.:	
April 3, 1905.....	\$178,843 02
October 3, 1905.....	182,389 53
	361,232 55
Average amount of each account January 1, 1906.....	474 98
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 3, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,796 65
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	517
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,052 98
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.	1
Total amount of such accounts.....	\$3,052 98
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	518
Rate per cent. of dividends or interest to depositors during the year ending October 3, 1905.....	3 1/2
Total earnings of the bank for the year 1905.....	\$451,005 85
Total expenses of the bank for the year 1905.....	40,855 78
Interest paid to depositors for the year 1905.....	361,232 55
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>48,917</u>

RICHMOND COUNTY.

106. RICHMOND COUNTY SAVINGS BANK, WEST NEW BRIGHTON.

[153 Richmond Terrace; incorporated 1886.]

JACOB I. HOUSMAN, President.

GEORGE H. TREDWELL, Secretary.

TRUSTEES.

JACOB I. HOUSMAN,
CHARLES W. HUNT,
RICHARD L. H. FINCH,
EDWARD D. CLARK,
JOHN F. SMITH,

CHARLES E. GRIFFITH,
AZEL F. MERRELL,
BENEDICT PARKER,
JOHN A. SNYDER,
FRANK W. THOMPkins,
GEORGE M. MATTHEWS.

H. P. MORRISON,
WM. J. DAVIDSON,
GEO. H. TREDWELL,
SAMUEL ECKSTEIN,
JOS. H. MALOY.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$359,913 64
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$9,000 00	\$9,000 00	\$9,360 00
Cities in other States...	10,000 00	10,511 52	10,750 00
Cities in this State....	36,000 00	37,045 47	37,000 00
Counties in this State...	500 00	500 00	510 00
Villages in this State...	51,000 00	54,366 20	54,990 00
School districts in this State.....	16,414 60	17,594 12	17,757 20
Railroad mortgage bds.	45,000 00	48,217 81	45,800 00
	<u>\$167,914 60</u>	<u>\$177,235 12</u>	<u>\$176,167 20</u>

176,167 20

Banking house and lot, cost, \$7,197.23; book value, \$7,000; esti-
mated present value..... 7,000 00
Cash on deposit in banks or trust companies..... 67,620 63
Cash on hand..... 6,472 04
Total of collectible interest..... 3,705 38

Amount of all other assets, viz.:

Furniture and fixtures..... \$800 00
Insurance premiums advanced..... 11 50

811 50

\$621,690 39

LIABILITIES.

Amount due depositors, viz.:

Principal..... \$586,703 26
Interest credited or to be credited for the six months
ending with December 31, 1905..... 8,771 46
\$595,474 72
Surplus on market value..... 26,215 67
Surplus on par value, \$17,963.07.....
\$621,690 39

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905,
before transactions of the day..... \$51,138 66
n depositors, not including interest credited..... 414,306 51

RICHMOND COUNTY.

267

From interest on loans, deposits and investments.....	\$24,458 36
From rents from banking house.....	280 00
From mortgages.....	37,691 67
From redemption of stocks and bonds.....	951 71
From all other sources, viz.:	
Insurance premiums repaid.....	88 00
Interest on bonds purchased.....	166 67
	174 67
	\$529,001 58

PAYMENTS.

To depositors, including interest paid to them.....	\$342,381 09
For loans on bonds and mortgages.....	74,150 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$31,000).....	32,647 10
For interest (other than interest payments to depositors).....	292 67
For current expenses of the bank, viz.:	
For salaries.....	\$3,500 00
For taxes: Banking house, \$80.22; surplus, \$187.44;	
on mortgages, \$118.50.....	386 16
For expenses, except taxes, of banking house:	
Repairs.....	186 08
Insurance.....	66 45
Other.....	51 00
For other expenses, not including expenses for other	
real estate, nor other expenses for banking house	1,228 86
	5,418 55
Other payments, viz.: Insurance premiums advanced.....	19 50
Cash on hand and in banks or trust companies December 31,	
1905, after transactions of the day.....	74,092 67
	\$529,001 58

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	2,966
Number of accounts opened or reopened during year 1905.....	753
Number of accounts closed during the year 1905.....	364
Total number of deposits received during the year 1905.....	6,606
Total number of payments to depositors during the year 1905...	3,965
Amount deposited during the year 1905, not including interest	
credited for that period.....	\$414,306 51
Amount withdrawn during the year 1905.....	342,381 09
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$8,004 94
January 1, 1906.....	8,771 46
	16,776 40
Average amount of each account January 1, 1906.....	197 80
The largest amount due any one depositor at the date of the last	
trial balance of depositors' ledgers, which was made Novem-	
ber 3, 1905, including actual deposits and interest credited,	
except deposits arising from society accounts, or judicial sales	
or trust funds, or by order of a court of record or of a surrogate	3,098 10
Number of accounts which exceeded \$3,000, including actual de-	
posits and interest credited, at the last trial balance of de-	
positors' ledgers, except deposits arising from society accounts,	
or judicial sales, or trust funds, or by order of a court of record	
or of a surrogate.....	5
The largest amount to the credit of any account, including actual	
deposits and interest credited, arising from society accounts,	
or judicial sales, or trust funds, or by order of a court of record	
or of a surrogate.....	\$3,746 77
Total number of accounts specified in preceding question which	
exceed \$3,000, including actual deposits and interest credited	1
Total amount of such accounts.....	\$3,746 77

Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	6
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$25,161 89
Total expenses of the bank for the year 1905.....	6,625 82
Interest paid to depositors for the year 1905.....	16,776 40
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>1,759 67</u>

107. THE STATEN ISLAND SAVINGS BANK, STAPLETON.

[Corner Beach and Water streets; incorporated 1864.]

CHARLES F. ZENTGRAF, President.

H. C. HAGEDORN, Cashier.

TRUSTEES.

CHARLES F. ZENTGRAF,
E. C. BRIDGMAN,
WILLY SONNTAG,
ULRICH W. BECKER,
WM. HUDSON CLARK,
FEDOR SCHMIDT,
JOHN B. PEARSON,

ERNEST WEHNCKE,
OTTO LINDEMANN,
CARL SCHUMANN,
GEORGE H. KENDALL,
PATRICK BRADY,
EDWARD C. MEURER,

CHARLES A. BRUNS,
ALONZO B. POUCH,
OTTO P. HEYN,
J. EDWARD STAKE,
ADELRICH BENZIGER,
WILLIAM L. VOORHIS,
WILLIAM BRYAN.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,452,086 50
Stock and bond investments viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in other States....	\$100,000 00	\$108,125 00	\$100,000 00	
Cities in this State....	342,000 00	343,118 75	324,900 00	
Counties in this State..	158,000 00	165,745 00	156,180 00	
Towns in this State....	6,000 00	6,849 00	6,480 00	
School districts in this State.....	61,700 00	67,371 20	72,216 00	
Railroad mortgage bds.	470,000 00	462,037 50	458,500 00	
	<u>\$1,137,700 00</u>	<u>\$1,153,246 45</u>	<u>\$1,118,276 00</u>	1,118,276 00
Banking house and lot, cost, \$49,192.47; book value, \$26,000; estimated present value.....				26,000 00
Other real estate, cost, \$86,911.01; book value, \$62,870.58; esti- mated present value.....				62,870 58
Cash on deposit in banks or trust companies.....				126,409 55
Cash on hand.....				43,261 52
Total of collectible interest.....				27,215 62
Amount of all other assets, viz.:				
Insurance premiums advanced.....			\$345 65	
Accrued rents.....			<u>906 66</u>	
				<u>1,312 31</u>
				<u>\$2,857,432 08</u>

RICHMOND COUNTY.

269

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$2,643,571 24	
Interest credited or to be credited for the six months ending with December 31, 1905.....	41,152 22	
		<u>\$2,684,723 46</u>
Surplus on market value.....		172,708 62
Surplus on par value, \$192,133.62.....		<u>\$2,857,432 08</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$180,151 43
From depositors, not including interest credited.....	1,169,072 12
From interest on loans, deposits and investments.....	108,609 96
From rents from banking house.....	4,617 88
From rents from other real estate.....	6,554 36
From mortgages.....	116,505 00
From redemption of stocks and bonds.....	3,700 00
From stocks and bonds sold (total par value, \$110,000).....	114,400 00
From real estate sold.....	46,400 00
From all other sources, viz.: Taxes refunded.....	488 53
	<u>\$1,750,499 28</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,042,684 76
For loans on bonds and mortgages.....	296,300 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$220,000).....	211,825 00
For interest (other than interest payments to depositors).....	1,735 89
For current expenses of the bank, viz.:	
For salaries.....	\$9,510 00
For taxes: Banking house, \$509.15; surplus, \$1,752.55; on mortgages, \$136.65.....	2,398 35
For expenses, except taxes, of banking house:	
Repairs.....	1,031 03
Insurance.....	221 35
Other.....	2,319 66
For expenses of other real estate, viz.:	
Repairs.....	3,777 13
Insurance.....	306 12
Taxes.....	1,181 72
Other.....	951 92
For other expenses, not including expenses for other real estate nor other expenses for banking house....	3,053 59
	<u>23,750 87</u>
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	4,325 19
Other payments, viz.: Insurance premiums advanced.....	206 50
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	169,671 07
	<u>\$1,750,499 28</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	8,900
Number of accounts opened or reopened during year 1905.....	1,364
Number of accounts closed during the year 1905.....	895
Total number of deposits received during the year 1905.....	15,002
Total number of payments to depositors during the year 1905....	11,375
Amount deposited during the year 1905, not including interest credited for that period.....	\$1,169,072 12
Amount withdrawn during the year 1905.....	1,042,684 76

Amount of interest credited and paid for the year 1905, viz.:

July 1, 1905.....	\$39,703 01
January 1, 1906.....	41,152 22

\$80,854

Average amount of each account January 1, 1906.....

30

The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 9, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate

3,300

Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.

Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate

Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....

Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....

\$119,200

23,754

80,854

14,594

SCHENECTADY COUNTY.

108. THE SCHENECTADY SAVINGS BANK, SCHENECTADY.

[500 State street; incorporated 1834.]

EVERETT SMITH, President.

ALLEN W. JOHNSTON, Treas.

TRUSTEES.

DAVID CODY SMITH,
ADA J. DILLON BECK,
ALB. R. VAN VOAST,
EVERETT SMITH,

H. W. DENNINGTON,
JOHN McDERMOTT,
HENRY BRADT,
ALLEN W. JOHNSTON,
WILLIAM L. PEARSON.

H. V. MYNDERSE,
LEWIS A. SKINNER,
FRANKLIN W. McCLELLI,
WILLIAM DALTON,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,480,124

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
District of Columbia...	\$33,000 00	\$27,793 19	\$39,270 00
State of Tennessee...	50,000 00	48,875 00	49,000 00
State of Tennessee...	50,000 00	48,000 00	49,000 00
State of Indiana.....	50,000 00	49,750 00	50,000 00
Cities in other States...	1,705,500 00	1,753,503 35	1,732,300 00
Cities in this State...	1,092,748 17	1,117,751 14	1,099,735 89
Counties in this State...	143,750 00	144,472 50	144,025 00
Towns in this State...	28,500 00	28,887 89	29,070 00
Villages in this State...	268,500 00	275,748 77	273,425 00

\$3,421,998 17

\$3,494,781 84

\$3,465,825 89

3,465,825

SCHENECTADY COUNTY.

271

Banking house and lot, cost, \$66,900.63; book value, \$66,900.63; estimated present value.....	\$66,900 63
Other real estate, cost, \$22,000; book value, \$18,000; estimated present value.....	18,000 00
Cash on deposit in banks or trust companies.....	354,901 14
Cash on hand.....	71,460 61
Total of collectible interest.....	62,188 94
	<u>\$5,519,401 15</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$5,249,331 20
Interest credited or to be credited for the six months ending with December 31, 1905.....	82,090 74
	<u>\$5,331,421 94</u>
Surplus on market value.....	187,979 21
Surplus on par value, \$144,151.49.....	
	<u>\$5,519,401 15</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$421,964 93
From depositors, not including interest credited.....	2,601,991 88
From interest on loans, deposits and investments.....	189,598 86
From mortgages.....	57,016 35
From redemption of stocks and bonds.....	367,457 22
From real estate sold.....	18,000 00
From all other sources, viz.:	
Over credit interest.....	\$152 17
Dormant accounts.....	4,287 63
Error extension.....	08
Error carrying.....	66
Correction November, 1904, abstract.....	14
Correction, interest errors.....	52 58
Contract of sale, old bank building.....	3,000 00
	<u>7,493 26</u>
	<u>\$3,663,522 50</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,178,302 10
For loans on bonds and mortgages.....	596,300 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$395,000).....	397,892 00
For interest (other than interest payments to depositors).....	2,519 27
For current expenses of the bank, viz.:	
For salaries.....	\$10,373 32
For taxes: Banking house, \$465; surplus, \$1,192.70; on mortgages, \$568.15.....	2,225 85
For expenses, except taxes, of banking house: insurance.....	172 55
For expenses of other real estate, viz.: Taxes.....	476 56
For other expenses, not including expenses for other real estate, nor other expenses for banking house..	4,550 74
	<u>17,799 02</u>
Other payments, viz.:	
Short credit interest, individual accounts.....	\$380 61
Correction November, 1904, abstract.....	6 24
Suspense account, cash short, small items.....	151 89
Suspense account, cash short.....	91 96
Interest dormant accounts.....	3 52
Correction, interest errors.....	31 66
Correction, interest errors.....	41 85
Paid on contract, new bank building.....	43,640 63
	<u>44,348 36</u>

Cash on hand and in banks or trust companies December 31, 1905,	
after transactions of the day.....	\$424,361 75
	<u>\$3,663,522 50</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	18,702
Number of accounts opened or reopened during year 1905.....	5,372
Number of accounts closed during the year 1905.....	3,310
Total number of deposits received during the year 1905.....	50,809
Total number of payments to depositors during the year 1905...	24,987
Amount deposited during the year 1905, not including interest credited for that period.....	\$2,601,991 88
Amount withdrawn during the year 1905.....	2,178,302 10
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$76,784 09
January 1, 1906.....	82,090 74
	<u>158,874 83</u>
Average amount of each account January 1, 1906.....	280 70
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made November 3, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,815 77
Number of accounts which exceeded \$3,000, including actual de- posits and interest credited, at the last trial balance of deposi- tors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	24
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.	\$3,098 57
Total amount of such accounts.....	3
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	\$9,155 23
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	28
Total earnings of the bank for the year 1905.....	3½
Total expenses of the bank for the year 1905.....	\$189,647 11
Interest paid to depositors for the year 1905.....	17,799 02
Net earnings for the year 1905 over expenses and interest paid to depositors.....	158,874 83
	<u>12,973 26</u>

SENECA COUNTY.

109. THE SENECA FALLS SAVINGS BANK, SENECA FALLS.

[Fall street; incorporated 1870.]

EDWARD W. ADDISON, President.

PETER TRAUTMAN, Secretary and Treasurer.

TRUSTEES.

EDWARD W. ADDISON,
PRYCE W. BAILEY,
NORMAN J. GOULD,
CHARLES F. HAMMOND,

ELIAS LESTER,
FRED MAIER, JR.,
C. A. MACDONALD,
CHARLES S. SANDERSON,

PETER TRAUTMAN,
GILBERT WILCOXEN,
GEORGE A. WALLER,
THOMAS J. YAWGER.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$193,134 97
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Tennessee.....	\$10,000 00	\$9,462 50	\$9,700 00
State of Alabama.....	14,000 00	14,271 80	14,000 00
Cities in other States..	10,000 00	10,380 00	10,375 00
Cities in this State....	5,000 00	5,105 00	5,000 00
Counties in this State..	10,500 00	11,025 00	10,625 00
Towns in this State....	31,000 00	32,124 75	31,905 00
Villages in this State..	49,800 00	50,584 25	52,123 00
School districts in this State.....	25,200 00	25,200 00	25,454 00
Railroad mortgage bds.	124,000 00	128,223 83	127,558 00
	<u>\$279,500 00</u>	<u>\$286,377 13</u>	<u>\$286,740 00</u>

286,740 00

Cash on deposit in banks or trust companies..... 57,828 87

Cash on hand..... 2,587 41

Total of collectible interest..... 8,822 55

Amount of all other assets, viz.:

Contracts..... \$1,153 57
Second mortgage taken to satisfy judgment for de-
ficiency in mortgage foreclosure..... 400 00

1,553 57

\$550,667 37

LIABILITIES.

Amount due depositors, viz.:

Principal..... \$503,688 85
Interest credited or to be credited for the six months
ending with December 31, 1905..... 6,985 11

\$510,673 96

Surplus on market value..... 39,993 41

Surplus on par value, \$32,753.41.

\$550,667 37

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905,
before transactions of the day..... \$54,056 24
From depositors, not including interest credited..... 243,327 36
From interest on loans, deposits and investments..... 22,485 01
From rents from other real estate..... 275 25
From mortgages..... 26,775 00
From redemption of stocks and bonds..... 32,600 00

From real estate sold.....	1
From all other sources, viz.: Received on contracts.....	
	<u>\$38</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$22
For loans on bonds and mortgages.....	2
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$69,000).....	7
For current expenses of the bank, viz.:	
For salaries.....	\$2,000 00
For taxes: Surplus, \$333.24; on mortgages, \$48.34..	381 58
For rent of banking rooms.....	200 00
For expenses of other real estate, viz.:	
Repairs.....	94 10
Insurance.....	46 53
Taxes.....	84 26
Other.....	6 00
For other expenses, not including expenses for other real estate nor other expenses for banking house..	880 68
Other payments, viz.: Insurance advanced.....	
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	6
	<u>\$38</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	
Number of accounts opened or reopened during year 1905.....	
Number of accounts closed during the year 1905.....	
Total number of deposits received during the year 1905.....	
Total number of payments to depositors during the year 1905...	
Amount deposited during the year 1905, not including interest credited for that period.....	\$24
Amount withdrawn during the year 1905.....	22
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$3,453 15
January 1, 1906.....	3,530 78
Credited at other periods.....	6,804 49
Average amount of each account January 1, 1906.....	1
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made July 31, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	\$:
Total earnings of the bank for the year 1905.....	
Total expenses of the bank for the year 1905.....	
Interest paid to depositors for the year 1905.....	
Net earnings for the year 1905 over expenses and interest paid to depositors.....	

SUFFOLK COUNTY.

110. RIVERHEAD SAVINGS BANK, RIVERHEAD.

[Main street; incorporated 1872.]

GILBERT H. KETCHAM, Vice-President.

USHER B. HOWELL, Secretary

TRUSTEES.

GILBERT H. KETCHAM,
SIMEON S. HAWKINS,
J. HALSEY YOUNG,
JONAS FISHEL,
EDWARD HAWKINS,
TIMOTHY M. GRIFFING,
GEORGE W. COOPER,

J. EDWARD WELLS,
J. HENRY NEWINS,
GEORGE F. STACKPOLE,
JOHN R. PERKINS,
C. M. BLYDENBURGH,
GEORGE M. VAIL,

HENRY P. TERRY,
JOSEPH M. BELFORD,
THADDEUS N. BENJAMIN,
EVERETT B. SWEEZY,
OTIS G. PIKE,
HENRY H. PRESTON,
USHER B. HOWELL.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$2,795,343 52
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of South Dakota.....	\$20,500 00	\$21,817 84	\$20,705 00	
State of Louisiana.....	50,000 00	53,422 00	50,000 00	
State of Mississippi.....	20,000 00	20,844 00	20,000 00	
Cities in other States.....	279,000 00	296,307 95	287,695 00	
Cities in this State.....	547,500 00	596,594 88	588,665 00	
Counties in this State...	54,000 00	55,574 97	55,105 00	
Towns in this State....	60,500 00	61,634 34	62,535 00	
Villages in this State...	90,458 00	91,057 37	90,708 00	
School districts in this State.....	163,233 00	172,620 07	167,980 50	
Railroad mortgage bds.	241,000 00	275,719 00	264,354 20	
	<u>\$1,526,191 00</u>	<u>\$1,645,592 42</u>	<u>\$1,607,747 70</u>	1,607,747 70
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....				200,000 00
Banking house and lot, cost, \$50,043.29; book value, \$25,000; estimated present value.....				25,000 00
Other real estate, cost, \$1,314.58; book value, \$1,314.58; esti- mated present value.....				1,314 58
Cash on deposit in banks or trust companies.....				252,219 36
Cash on hand.....				19,418 74
Total of collectible interest.....				57,448 07
				<u>\$4,958,491 97</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$4,402,371 04	
Interest credited or to be credited for the six months ending with December 31, 1905.....	83,324 18	\$4,485,695 22
Surplus on market value.....		472,796 75
Surplus on par value, \$391,240.05.		<u>\$4,958,491 97</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$328,906 68
From depositors, not including interest credited.....	1,003,483 11
From interest on loans, deposits and investments.....	219,058 23
From rents from banking house.....	1,576 50
From rents from other real estate.....	133 50
From mortgages.....	319,848 61
From redemption of stocks and bonds.....	26,633 00
From stocks and bonds sold (total par value, \$125,000).....	125,000 00
From real estate sold.....	28 06
	\$2,024,667 69

PAYMENTS.

To depositors, including interest paid to them.....	\$753,936 10
For loans on bonds and mortgages.....	634,944 36
For loans on stocks and bonds and other securities.....	200,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$144,000).....	145,902 80
For interest (other than interest payments to depositors).....	1,772 27
For current expenses of the bank, viz.:	
For salaries.....	\$6,965 40
For taxes: Banking house, \$490.26; surplus, \$3,-703.09; on mortgages, \$449.09.....	4,642 44
For expenses, except taxes, of banking house:	
Repairs.....	286 13
Insurance.....	196 90
Other.....	886 60
For expenses of other real estate, viz.:	
Repairs.....	48 21
Insurance.....	5 00
Taxes.....	12 61
Other.....	4 99
For other expenses, not including expenses for other real estate nor other expenses for banking house..	3,425 69
	16,474 06
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	271,638 10
	\$2,024,667 69

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	7,831
Number of accounts opened or reopened during year 1905.....	1,010
Number of accounts closed during the year 1905.....	656
Total number of deposits received during the year 1905.....	6,152
Total number of payments to depositors during the year 1905.....	4,897
Amount deposited during the year 1905, not including interest credited for that period.....	\$1,003,483 11
Amount withdrawn during the year 1905.....	753,936 10
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$79,464 40
January 1, 1906.....	83,324 18
	162,788 58
Average amount of each account January 1, 1906.....	572 81
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made January 1, 1906, including actual deposits and interest credited, except deposits from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,410 00

Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	239
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	239
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	4
Total earnings of the bank for the year 1905.....	\$223,703 71
Total expenses of the bank for the year 1905.....	16,474 06
Interest paid to depositors for the year 1905.....	162,788 58
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>44,441 07</u>

111. SAG HARBOR SAVINGS BANK, SAG HARBOR.

[Main street; incorporated 1860.]

JAMES H. PIERSON, President.

E. L. TINDALL, Treasurer.

TRUSTEES.

JOHN H. HUNT,	OLIN M. EDWARDS,	CHARLES W. RACKETT, Jr.,
HERVEY T. HEDGES,	JOHN Y. CORWIN,	JOHN L. SHERWOOD,
JOHN FORDHAM,	HENRY H. CHATFIELD,	J. HENRY BARNES,
OLIVER H. NICKERSON,	ADDISON M. COOK,	JEREMIAH H. MULFORD,
JOHN J. HARRISON,	EDWARD A. HILDRETH,	JOSEPH S. OSBORNE,
HENRY F. COOK,	WILLIAM D. HALSEY,	JONATHAN BAKER,
JOHN M. HILDRETH,	JAMES H. PIERSON,	WILLIAM H. PIERSON,
WILLIAM C. GREENE,	JOHN SCOTT,	ERASTUS F. POST,
EVERETT L. TINDALL,	JOHN NUGENT,	CHARLES W. OSBORNE,
WILLIAM R. REIMANN,		CHARLES W. RACKETT.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$763,590 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
Territory of Dakota....	\$15,000 00	\$15,787 50	\$15,150 00	
Cities in other States..	91,000 00	95,925 75	91,975 00	
Cities in this State....	90,000 00	93,132 81	91,140 00	
Counties in this State..	40,000 00	41,128 00	40,000 00	
Towns in this State....	24,000 00	25,368 00	23,040 00	
School districts in this State.....	7,200 00	7,200 00	7,255 00	
Railroad mortgage bds.	125,000 00	129,256 25	126,125 00	
	<u>\$392,200 00</u>	<u>\$407,798 31</u>	<u>\$394,685 00</u>	394,685 00
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....				100,000 00
Banking house and lot, cost, \$3,895.55; book value, \$3,500; estimated present value.....				3,500 00
Other real estate, cost, \$30,570.90; book value, \$27,870.90; estimated present value.....				27,870 90
Cash on deposit in banks or trust companies.....				109,434 37
Cash on hand.....				4,767 47
Total of collectible interest.....				15,615 82
				<u>\$1,419,463 56</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,299,879 39	
Interest credited or to be credited for the six months ending with December 31, 1905.....	24,374 05	
		<u>\$1,324,253 44</u>
Surplus on market value.....		95,210 12
Surplus on par value, \$92,725.12.....		
		<u>\$1,419,463 56</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$151,738 53	
From depositors, not including interest credited.....	325,709 05	
From interest on loans, deposits and investments.....	56,122 85	
From rents from banking house.....	66 67	
From rents from other real estate.....	50 00	
From mortgages.....	51,650 00	
From redemption of stocks and bonds.....	7,000 00	
From all other sources, viz.:		
Unearned premium on treasurer's bond refunded.....	\$14 33	
Insurance advanced.....	3 00	
		<u>17 33</u>
		<u>\$592,354 43</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$253,164 32	
For loans on bonds and mortgages.....	80,550 00	
For loans on stocks and bonds and other securities.....	100,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$35,000).....	38,450 00	
For interest (other than interest payments to depositors).....	382 05	
For current expenses of the bank, viz.:		
For salaries.....	\$3,161 10	
For taxes: Banking house, \$52.33; surplus, \$930.03.....	982 36	
For expenses, except taxes, of banking house:		
Repairs.....	65 76	
Insurance.....	23 71	
For expenses of other real estate, viz.:		
Insurance.....	45 60	
Taxes.....	266 44	
For other expenses, not including expenses for other real estate nor other expenses for banking house..	878 84	
		<u>5,423 81</u>
Other payments, viz.:		
Taxes advanced.....	\$3 41	
Insurance advanced.....	179 00	
		<u>182 41</u>
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		114,201 84
		<u>\$592,354 43</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	3,419
Number of accounts opened or reopened during the year 1905...	338
Number of accounts closed during the year 1905.....	224
Total number of deposits received during the year 1905.....	2,812
Total number of payments to depositors during the year 1905...	1,924

SUFFOLK COUNTY.

279

Amount deposited during the year 1905, not including interest credited for that period.....	\$325,709 05
Amount withdrawn during the year 1905.....	253,164 32
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$23,375 54
January 1, 1906.....	24,374 05
Credited at other periods.....	7 50
	47,757 09
Average amount of each account January 1, 1906.....	387 32
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made July 31, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,487 46
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	20
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,023 69
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.....	1
Total amount of such accounts.....	\$3,023 69
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	21
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	1
Total amount of such accounts.....	\$3,023 69
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	4
Total earnings of the bank for the year 1905.....	\$58,249 39
Total expenses of the bank for the year 1905.....	5,423 81
Interest paid to depositors for the year 1905.....	47,757 09
Net earnings for the year 1905 over expenses and interest paid to depositors.....	5,068 49

112. THE SOUTHOLD SAVINGS BANK, SOUTHOLD.

[Incorporated 1858.]

JONATHAN B. TERRY, President.

H. HOWARD HUNTING, Treasurer.

TRUSTEES.

JONATHAN B. TERRY, HENRY W. PRINCE,
CHARLES E. OVERTON, JOSEPH N. HALLOCK,
WILLIAM H. TERRY, SILAS F. OVERTON,
ABRAHAM F. LOWERRE, JOHN J. BARTLETT,
H. HOWARD HUNTING, CLARENCE C. MILES,
GEORGE H. TERRY,

JOHN H. BROWN,
EDWARD W. LATHAM,
WILLIAM A. FLEET,
SETH W. TUTHILL,
WESLEY SMITH,
ELIAS P. JENNINGS,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$2,504,219 00

REPORT ON SAVINGS BANKS.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Idaho.....	\$25,000 00	\$26,593 75	\$25,750 00	
Cities in this State....	271,942 99	295,862 77	308,620 49	
Towns in this State....	270,969 13	291,471 58	283,336 63	
Villages in this State...	643,933 34	677,491 37	666,932 84	
School districts in this State.....	267,577 00	282,739 60	277,720 81	
Railroad mortgage bds.	25,000 00	26,781 25	26,875 00	
	<u>\$1,504,422 46</u>	<u>\$1,600,940 32</u>	<u>\$1,589,235 77</u>	\$1,589,235 77
Banking house and lot, cost, \$22,184.16; book value, \$14,500; estimated present value.....				14,500 00
Other real estate, cost, \$63,820.85; book value, \$63,820.85; esti- mated present value.....				66,841 33
Cash on deposit in banks or trust companies.....				200,988 87
Cash on hand.....				15,963 88
Total of collectible interest.....				41,715 86
				<u>\$4,433,464 71</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$3,892,314 98	
Interest credited or to be credited for the six months ending with December 31, 1905.....	74,845 62	
		3,967,160 60
Surplus on market value.....		466,304 11
Surplus on par value, \$381,490.80.		<u>\$4,433,464 71</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$272,566 04
From depositors, not including interest credited.....	631,096 62
From interest on loans, deposits and investments.....	189,190 73
From rents from banking house.....	104 00
From rents from other real estate.....	5,696 04
From mortgages.....	258,505 00
From redemption of stocks and bonds.....	43,701 38
From stocks and bonds sold (total par value, \$25,000).....	24,468 75
From real estate sold.....	5,900 00
	<u>\$1,431,228 56</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$553,510 46
For loans on bonds and mortgages.....	422,400 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$200,421.13).....	210,799 15
For interest (other than interest payments to depositors).....	1,953 01
For current expenses of the bank, viz.:	
For salaries.....	\$8,002 00
For taxes: Banking house, \$109.09; surplus, \$3,- 678.22; on mortgages, \$565.41.....	4,352 72
For expenses, except taxes, of banking house:	
Repairs.....	49 99
Insurance.....	88 50
For expenses of other real estate, viz.:	
Repairs.....	1,554 52
Insurance.....	78 00
Taxes.....	943 02
Other.....	262 32
For other expenses, not including expenses for other real estate nor other expenses for banking house..	<u>2,500 24</u>
	17,900 31

For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	\$7,143 33
Other payments, viz.: Fixtures.....	569 55
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	216,952 75
	<u>\$1,431,228 56</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	5,240
Number of accounts opened or reopened during year 1905.....	537
Number of accounts closed during the year 1905.....	327
Total number of deposits received during the year 1905.....	3,670
Total number of payments to depositors during the year 1905...	3,177
Amount deposited during the year 1905, not including interest credited for that period.....	\$631,096 62
Amount withdrawn during the year 1905.....	553,510 46
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$73,053 08
January 1, 1906.....	74,845 62
	<u>147,898 70</u>
Average amount of each account January 1, 1906.....	757 09
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made November 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	8,748 00
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	89
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,000 00
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	89
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	4
Total amount of such accounts.....	\$25,505 19
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	4
Total earnings of the bank for the year 1905.....	\$194,490 39
Total expenses of the bank for the year 1905.....	17,900 31
Interest paid to depositors for the year 1905.....	147,898 70
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>28,691 38</u>

113. THE UNION SAVINGS BANK OF PATCHOGUE, PATCHOGUE.

[33 West Main street; incorporated 1896.]

FREMONT HAMMOND, President.

WALTER S. ROSE, Secretary.

TRUSTEES.

EDWIN BAILEY,
L. CLAY LOSEE,
EMERSON G. TERRELL,
EDWIN JOHANKNECHT,
JOSEPH BAILEY,
FRANCIS GERBER,
GEORGE T. OSBORN,
E. EUGENE HAWKINS,

FREMONT HAMMOND,
GEORGE B. HOWELL,
JACOB OCKERS,
MILTON G. WIGGINS,
NELSON MCBRIDE,
CHARLES E. ROSE,
W. H. JAYCOX,
GELSTON G. ROE,
JOSIAH ROBBINS,

WINFIELD S. BENNETT,
ARTHUR H. TERRY,
ALDEN J. WOODRUFF,
CLARENCE A. BAKER,
ROBERT S. PELLETREAU,
EDWARD WESTERBEKE,
WILLIAM A. HULSE,
WALTER S. ROSE,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$668,068 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Wyoming.....	\$3,000 00	\$3,524 50	\$3,501 00
State of Idaho.....	5,000 00	5,056 25	5,000 00
Cities in other States..	26,000 00	28,919 80	28,106 00
Cities in this State....	25,000 00	25,405 00	25,290 00
Towns in this State....	10,000 00	10,114 00	10,182 00
Villages in this State...	89,000 00	92,189 17	92,763 00
School districts in this State.....	31,533 31	32,119 84	32,037 04
Railroad mortgage bds.	83,800 00	100,340 67	95,017 00
	<u>\$273,333 31</u>	<u>\$297,669 23</u>	<u>\$291,896 04</u>

291,896 04

Loans on pledge of securities, as authorized by Chapter 689,
 Laws of 1892.....

40,000 00

Cash on deposit in banks or trust companies.....

99,320 20

Cash on hand.....

6,520 96

Total of collectible interest.....

6,479 92

Amount of all other assets, viz.: Furniture, fixtures and safes..

1,500 00

\$1,113,785 12

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,065,099 30
Interest credited or to be credited for the six months ending with December 31, 1905.....	18,985 43

\$1,084,084 73

Surplus on market value.....

29,700 39

Surplus on par value, \$11,137.66.

\$1,113,785 12

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$121,474 12
From depositors, not including interest credited.....	416,140 41
From interest on loans, deposits and investments.....	50,396 16
From mortgages.....	60,692 00
From redemption of stocks and bonds.....	6,516 67
	<u>\$655,219 36</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$284,503 49
For loans on bonds and mortgages.....	176,305 00
For loans on stocks and bonds and other securities.....	40,000 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$43,500).....	44,087 01
For interest (other than interest payments to depositors).....	101 83
For current expenses of the bank, viz.:	
For salaries.....	\$2,793 20
For taxes: Surplus, \$52.45; on mortgages, \$128.01..	180 46
For rent of banking rooms.....	325 00
For other expenses, not including expenses for other real estate nor other expenses for banking house..	1,082 21
	<u>4,380 87</u>

Cash on hand and in banks or trust companies December 31,
 1905, after transactions of the day.....

105,841 16

\$655,219 36

TOMPKINS COUNTY.

283

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	3,347
Number of accounts opened or reopened during year 1905.....	812
Number of accounts closed during the year 1905.....	408
Total number of deposits received during the year 1905.....	5,352
Total number of payments to depositors during the year 1905...	2,646
Amount deposited during the year 1905, not including interest credited for that period.....	\$416,140 41
Amount withdrawn during the year 1905.....	284,503 49
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$17,478 83
January 1, 1906.....	18,985 43
Average amount of each account January 1, 1906.....	36,464 26
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made January 1, 1906, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	323 89
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	3,440 00
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	19
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.....	\$3,165 00
Total amount of such accounts.....	1
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	\$3,165 00
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	20
Total earnings of the bank for the year 1905.....	3½ and 4
Total expenses of the bank for the year 1905.....	\$51,431 76
Interest paid to depositors for the year 1905.....	4,380 87
Net earnings for the year 1905 over expenses and interest paid to depositors.....	36,464 26
	10,586 63

TOMPKINS COUNTY.

114. ITHACA SAVINGS BANK, ITHACA.

[116 North Tioga street; incorporated 1868.]

ROGER B. WILLIAMS, President.

WILLIAM J. STORMS, Treasurer.

TRUSTEES.

JOHN H. SELKREG,
FREDERICK K. ANDRUS,
FRANKLIN C. CORNELL,
JOHN C. GAUNTLETT,

ROGER B. WILLIAMS,
WILLIAM J. STORMS,
DAVID B. STEWART,
EMMONS L. WILLIAMS,
LEVI KENNEY.

HENRY L. HINCKLEY,
CHARLES H. BLOOD,
ROBERT H. TREMAN,
JARED T. NEWMAN,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$463,740 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$207,080 00	\$260,455 16	\$273,037 80	
State of Tennessee.....	70,000 00	65,750 00	69,250 00	
State of Wyoming.....	10,000 00	12,566 00	11,850 00	
State of Mississippi.....	30,000 00	30,085 50	30,300 00	
State of Louisiana.....	50,000 00	53,100 00	52,250 00	
State of Alabama.....	15,000 00	16,500 00	15,375 00	
State of Massachusetts	75,000 00	81,937 50	79,125 00	
Territory of New Mexico	40,000 00	43,142 50	42,475 00	
Cities in other States..	180,000 00	193,266 10	187,595 00	
Cities in this State....	213 311 11	225,784 11	222,139 01	
Counties in this State..	44,000 00	44,266 05	44,047 50	
Towns in this State....	159,035 00	160,488 14	160,244 25	
Villages in this State...	305,828 40	311,166 10	314,680 25	
School districts in this State.....	137,350 00	141,913 12	141,370 25	
Railroad mortgage bds.	363,000 00	410,539 30	383,056 25	
	<u>\$1,899,604 51</u>	<u>\$2,050,959 58</u>	<u>\$2,026,795 31</u>	\$2,026
Banking house and lot, cost, \$35,496.80; book value, \$40,000; estimated present value.....				40
Other real estate, cost, \$22,903.78; book value, \$4,000; esti- mated present value.....				13
Cash on deposit in banks or trust companies.....				226
Cash on hand.....				29
Total of collectible interest.....				37
Amount of all other assets, viz.: Rents accrued.....				
				<u><u>\$2,837</u></u>

LIABILITIES.

Amount due depositors, viz.:			
Principal.....	\$2,513,455 38		
Interest credited or to be credited for the six months ending with December 31, 1905.....	35,689 73		
			<u>\$2,549</u>
Surplus on market value.....			288
Surplus on par value, \$161,099.36.....			<u><u>\$2,837</u></u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$241,
From depositors, not including interest credited.....	1,094,
From interest on loans, deposits and investments.....	101,
From rents from banking house.....	3,
From rents from other real estate.....	
From mortgages.....	44,
From redemption of stocks and bonds.....	100,
From stocks and bonds sold (total par value, \$9,000).....	9,
From real estate sold.....	2,
From all other sources, viz.:	
Profit and loss, sale of grain.....	\$20 00
Income from other real estate during process of fore- closure.....	112 87
	<u><u>\$1,598,</u></u>

PAYMENTS.

To depositors, including interest paid to them.....	\$990,
For loans on bonds and mortgages.....	54,

For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$263,335).....	\$276,858 63
For interest (other than interest payments to depositors).....	2,334 98
For current expenses of the bank, viz.:	
For salaries.....	\$8,166 00
For taxes: Banking house, \$1,135.35; surplus, \$1,-506.18; on mortgages, \$26.86.....	2,668 39
For expenses, except taxes, of banking house:	
Repairs.....	249 34
Insurance.....	100 00
Other.....	1,513 47
For expenses of other real estate, viz.:	
Repairs.....	297 63
Insurance.....	5 18
Taxes.....	360 28
For other expenses, not including expenses for other real estate nor other expenses for banking house..	1,079 92
	14,440 21
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	4,922 47
Other payments, viz.: Suspense account, cash short.....	77 96
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	255,494 98
	<u>\$1,598,861 44</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	9,051
Number of accounts opened or reopened during year 1905.....	2,074
Number of accounts closed during the year 1905.....	1,698
Total number of deposits received during the year 1905.....	18,407
Total number of payments to depositors during the year 1905...	14,066
Amount deposited during the year 1905, not including interest credited for that period.....	\$1,094,289 32
Amount withdrawn during the year 1905.....	990,407 21
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$34,550 28
January 1, 1906.....	35,689 73
Credited at other periods.....	1,448 90
	71,688 91
Average amount of each account January 1, 1906.....	281 64
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 6, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	5,446 50
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	18
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	4
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$5,321 10
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.	8
Total amount of such accounts.....	\$33,862 18
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	26
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	7

Total amount of such accounts.....	\$28,541 08
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3
Total earnings of the bank for the year 1905.....	\$106,044 68
Total expenses of the bank for the year 1905.....	14,518 17
Interest paid to depositors for the year 1905.....	71,688 91
Net earnings for the year 1905 over expenses and interest paid to depositors.....	19,837 60

ULSTER COUNTY.

115. ELLENVILLE SAVINGS BANK, ELLENVILLE.

[Canal street; incorporated 1869.]

DWIGHT DIVINE, President.

GEORGE H. DUTCHER, Secretary and Treasurer.

TRUSTEES.

SAMUEL N. SMITH,
M. MATTHEWS,
A. P. DuBOIS,
B. R. BEVIER,
JAMES LOUNSBERY,
H. J. SARLES,

DWIGHT DIVINE,
WILLIAM H. DEYO,
JAMES W. DONALDSON,
GEORGE H. DUTCHER,
I. N. COX,
U. E. TERWILLIGER,
WEBSTER WILKINSON.

CLARK EATON,
WILLIAM A. HOAR,
R. D. CLARK,
C. D. DIVINE,
C. H. SHEELEY,
W. C. ROSE,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$501,908 75
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of North Dakota	\$10,000 00	\$10,335 00	\$10,500 00
State of North Carolina	31,000 00	39,102 00	36,500 00
State of Tennessee.....	25,000 00	23,202 00	24,025 00
State of Louisiana.....	25,500 00	26,881 00	26,392 50
State of Alabama.....	57,500 00	58,437 43	57,792 50
Cities in other States..	15,000 00	16,289 42	16,010 00
Cities in this State.....	125,000 00	140,114 85	131,200 00
Counties in this State...	59,000 00	61,608 20	59,975 00
Towns in this State....	112,280 00	114,216 23	113,275 00
Villages in this State...	147,900 00	151,328 61	150,731 00
School districts in this State.....	27,000 00	27,195 20	27,340 00
Railroad mortgage bds.	178,000 00	193,942 80	186,032 50
	<u>\$813,180 00</u>	<u>\$862,652 74</u>	<u>\$839,773 50</u>

839,773 50

Loans on pledge of securities, as authorized by Chapter 689, Laws of 1892.....

8,000 00

Banking house and lot, cost, \$27,620.05; book value, \$20,000; estimated present value.....

20,000 00

Cash on deposit in banks or trust companies.....

93,705 46

Cash on hand.....

937 54

Total of collectible interest.....

20,593 82

Amount of all other assets, viz.:

Land contracts.....	\$906 62
Rent accrued.....	100 00

1,006 62

\$1,485,925 69

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,376,694 43	
Interest credited or to be credited for the six months ending with December 31, 1905.....	21,337 73	
		\$1,398,032 16
Other liabilities, viz.: Expenses incurred, but unpaid.....		5 00
Surplus on market value.....		87,888 53
Surplus on par value, \$61,295.03.....		
		<u>\$1,485,925 69</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....		\$125,291 50
From depositors, not including interest credited.....		328,673 32
From interest on loans, deposits and investments.....		56,678 22
From rents from banking house.....		868 17
From rents from other real estate.....		51 50
From mortgages.....		32,168 50
From redemption of stocks and bonds.....		57,900 00
From real estate sold.....		2,100 00
From all other sources, viz.:		
Premium.....	\$3,220 00	
Contracts of sale.....	130 00	
Furniture and fixtures.....	500 00	
Profit and loss.....	12 00	
		<u>3,862 00</u>
		<u>\$607,593 21</u>

PAYMENTS.

To depositors, including interest paid to them.....		\$271,619 17
For loans on bonds and mortgages.....		107,200 00
For loans on stocks and bonds and other securities.....		8,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$114,280.00).....		115,313 98
For interest (other than interest payments to depositors).....		1,021 34
For current expenses of the bank, viz.:		
For salaries.....	\$3,233 32	
For taxes: Banking house, \$632.28; surplus, \$554.57; on mortgages, \$1.77.....	1,188 62	
For expenses, except taxes, of banking house.....		
Repairs.....	543 69	
Insurance.....	140 00	
Other.....	62 65	
For expenses of other real estate viz.:		
Repairs.....	23 38	
Insurance.....	6 00	
Taxes.....	26 12	
Other.....	90	
For other expenses, not including expenses for other real estate nor other expenses for banking house..	840 54	
		<u>6,065 22</u>
Other payments, viz.:		
Insurance on mortgaged property.....	\$10 50	
Profit and loss.....	3,720 00	
		<u>3,730 50</u>
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		94,643 00
		<u>\$607,593 21</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	5,004
Number of accounts opened or reopened during year 1905.....	543
Number of accounts closed during the year 1905.....	382
Total number of deposits received during the year 1905.....	4,338
Total number of payments to depositors during the year 1905...	3,107
Amount deposited during the year 1905, not including interest credited for that period.....	\$328,673 32
Amount withdrawn during the year 1905.....	271,619 17
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$20,435 21
January 1, 1906.....	21,337 73
Average amount of each account January 1, 1906.....	41,772 94
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 30, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.	279 38
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	3,696 25
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	14
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited	\$3,219 49
Total amount of such accounts.....	3
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	\$9,311 26
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	17
Total earnings of the bank for the year 1905.....	3 and 3½
Total expenses of the bank for the year 1905.....	\$56,762 40
Interest paid to depositors for the year 1905.....	6,065 22
Net earnings for the year 1905 over expenses and interest paid to depositors.....	41,772 94
	8,924 24

116. KINGSTON SAVINGS BANK, KINGSTON.

[273 Wall street; incorporated 1874.]

JAMES A. BETTS, President.

CHARLES BURHANS, Treasurer.

TRUSTEES.

JAMES A. BETTS,
IRA M. BLACK,
GEORGE BURGEVIN,
CHARLES BURHANS,

JOSEPH DEGRAFF,
JOHN E. KRAFT,
JOHN J. LINSON,
DELANCY N. MATHEWS,
HENRY C. CONNELLY.

FRANK A. PALEN,
MYRON TELLER,
LEVAN S. WINNE,
EVERETT FOWLER.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,285,701 25

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Washington....	\$10,000 00	\$10,000 00	\$10,000 00	
State of Tennessee.....	50,000 00	48,031 25	48,500 00	
State of Colorado.....	36,431 38	35,338 44	36,431 38	
Cities in this State.....	315,459 04	316,385 49	317,639 04	
Counties in this State..	2,000 00	2,062 00	2,000 00	
Towns in this State....	108,471 00	113,145 66	111,389 17	
Villages in this State...	254,400 00	258,732 50	257,300 00	
School districts in this State.....	81,000 00	82,410 00	82,380 00	
	<u>\$857,761 42</u>	<u>\$866,105 34</u>	<u>\$865,639 59</u>	\$865,639 59
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....				17,000 00
Banking house and lot, cost, \$29,034.15; book value, \$25,000; estimated present value.....				25,000 00
Other real estate, cost, \$23,968.93; book value, \$23,968.93; esti- mated present value.....				15,600 00
Cash on deposit in banks or trust companies.....				77,747 06
Cash on hand.....				4,647 00
Total of collectible interest.....				53,617 42
Amount of all other assets, viz.:				
Land contracts.....			\$4,745 00	
Insurance advanced.....			90 50	
				<u>4,835 50</u>
				<u>\$2,349,817 82</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal.....	\$2,171,983 45		
Interest credited or to be credited for the six months ending with December 31, 1905.....	36,219 30		
		\$2,208,202 75	
Surplus on market value.....		141,615 07	
Surplus on par value, \$133,736.90.		<u>\$2,349,817 82</u>	

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$174,601 98
From depositors, not including interest credited.....	650,477 83
From interest on loans, deposits and investments.....	87,131 88
From rents from other real estate.....	688 00
From mortgages.....	197,220 50
From redemption of stocks and bonds.....	217,834 08
From loans paid.....	6,735 00
From real estate sold.....	4,862 99
From all other sources, viz.:	
Land contract.....	\$150 00
Insurance.....	203 54
Taxes.....	251 53
	<u>605 07</u>
	<u>\$1,340,157 33</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$531,563 84
For loans on bonds and mortgages.....	542,285 00
For loans on stocks and bonds and other securities.....	13,000 00

REPORT ON SAVINGS BANKS.

For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$145,090.32).....	\$145,105 32
For interest (other than interest payments to depositors).....	309 69
For current expenses of the bank, viz.:	
For salaries.....	\$4,100 00
For taxes: Banking house, \$484.00; surplus, \$1,-291.80; on mortgages, \$57.42.....	1,833 22
For expenses, except taxes, of banking house: Repairs	30 60
For expenses of other real estate, viz.:	
Repairs.....	672 73
Insurance.....	399 58
Taxes.....	542 89
For other expenses, not including expenses for other real estate nor other expenses for banking house..	1,991 48
	9,570 50
For real estate acquired by foreclosure, or in the settlement of debts due the bank	11,952 88
Other payments, viz.:	
Loss, real estate.....	\$1,962 99
Insurance advanced	57 50
Land contract.....	1,500 00
Loss, foreclosure of mortgage.....	53 13
Profit and loss, tax advanced.....	102 42
Settlement claim.....	300 00
	3,976 04
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	82,394 06
	<u>\$1,340,157 33</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	4,222
Number of accounts opened or reopened during year 1905.....	834
Number of accounts closed during the year 1905.....	572
Total number of deposits received during the year 1905.....	4,540
Total number of payments to depositors during the year 1905..	3,267
Amount deposited during the year 1905, not including interest credited for that period.....	\$650,477 83
Amount withdrawn during the year 1905.....	531,563 84
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$33,942 94
January 1, 1906.....	36,219 30
	70,162 24
Average amount of each account January 1, 1906.....	523 02
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,370 62
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court record or of a surrogate.....	27
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$6,878 63
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited..	1
Total amount of such accounts.....	\$6,878 63
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	28
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	1

ULSTER COUNTY.

291

Total amount of such accounts.....	\$6,878 63
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$89,184 39
Total expenses of the bank for the year 1905.....	9,570 50
Interest paid to depositors for the year 1905.....	70,162 24
Net earnings for the year 1905 over expenses and interest paid to depositors.....	9,451 65

117. NEW PALTZ SAVINGS BANK, NEW PALTZ.

[Incorporated 1871.]

LEWIS H. WOOLSEY, President.

JACOB M. HASBROUCK, Secretary.

TRUSTEES.

LEWIS H. WOOLSEY,	JOHN SCHMID,	JOHN W. DuBOIS,
JESSE ETTINGE,	LUTHER HASBROUCK,	DANIEL BLACK,
NATHAN VAN WAGENEN,	C. L. VAN ORDEN,	ABRAM B. DuBOIS,
JONATHAN DEYO,	LOUIS HASBROUCK,	A. W. WILLIAMS,
CHARLES M. HARCOURT,		JOHN J. HULL.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$559,589 78
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Alabama.....	\$25,000 00	\$25,637 50	\$25,000 00
State of Idaho.....	10,000 00	10,600 00	10,500 00
State of Louisiana.....	40,000 00	41,450 00	41,400 00
State of Tennessee.....	20,000 00	18,985 00	20,000 00
State of Washington, (warrants).....	1,365 47	1,406 43	1,365 47
Cities in other States.....	20,000 00	20,987 50	20,300 00
Cities in this State.....	175,433 69	186,293 23	186,717 71
Counties in this State.....	94,000 00	96,595 90	95,540 00
Towns in this State.....	128,160 00	136,961 64	132,308 70
Villages in this State.....	59,280 00	60,661 35	60,135 00
School districts in this State.....	46,833 00	49,096 50	47,593 00
Railroad mortgage bds.....	29,000 00	28,147 50	26,340 00
	\$648,132 16	\$676,822 55	\$667,199 88

667,199 88

Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....	5,000 00
Banking house and lot, cost, \$10,097.16; book value, \$8,000; estimated present value.....	8,000 00
Other real estate cost, \$20,672.26; book value, \$16,733.76; estimated present value.....	16,733 76
Cash on deposit in banks or trust companies.....	127,214 05
Cash on hand.....	14,859 20
Total of collectible interest.....	23,621 15

REPORT ON SAVINGS BANKS.

Amount of all other assets, viz.:

Insurance premiums advanced.....	\$25 00	
Safe and furniture.....	2,000 00	
Land contracts.....	2,300 00	
Rents accrued.....	298 00	
		<u>\$4,623 00</u>
		<u><u>\$1,426,840 82</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,347,948 32	
Interest credited or to be credited for the six months ending with December 31, 1905.....	22,443 87	
		<u>\$1,370,392 19</u>
Surplus on market value.....		56,448 63
Surplus on par value, \$37,380.91.....		
		<u><u>\$1,426,840 82</u></u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....		\$146,576 10
From depositors, not including interest credited.....		213,125 00
From interest on loans, deposits and investments.....		56,286 88
From rents from banking house.....		160 00
From rents from other real estate.....		880 31
From mortgages.....		15,675 61
From redemption of stocks and bonds.....		146,690 00
From real estate sold.....		6,200 00
From all other sources, viz.:		
Safe deposit box accounts.....	\$79 50	
Safe and furniture reduction.....	500 00	
Land contracts.....	1,800 00	
Insurance premiums repaid.....	38 55	
Profit on real estate sold.....	400 00	
Error in computation of interest.....	15 59	
Rents received from real estate sold.....	139 19	
Real estate account, loss in sale.....	752 68	
Insurance premiums returned.....	6 80	
		<u>3,732 31</u>
		<u><u>\$589,326 21</u></u>

PAYMENTS.

To depositors, including interest paid to them.....		\$237,731 85
For loans on bonds and mortgages.....		112,800 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$62,746.03).....		64,394 96
For interest (other than interest payments to depositors).....		175 46
For current expenses of the bank, viz.:		
For salaries.....	\$3,050 00	
For taxes: Banking house, \$141.90; surplus, \$334.28;	476 18	
For expenses, except taxes of banking house:		
Repairs.....	26 10	
Insurance.....	69 00	
Other.....	145 50	
For expenses of other real estate, viz.:		
Repairs.....	248 49	
Insurance.....	554 23	
Taxes.....	421 95	
For other expenses, not including expenses for real estate nor other expenses for banking house.....	975 97	
		<u>5,967 42</u>

For real estate acquired by foreclosure, or in the settlement of debts due the bank.....		\$6,860 00
Other payments, viz.:		
Loss on Long Island certificates.....	\$1,708 20	
Insurance premium advanced.....	6 80	
Safe and furniture account reduced.....	500 00	
Town of Tonawanda bonds charged off.....	16,000 00	
Loss on real estate.....	1,152 68	
Interest correction.....	15 50	
		19,383 27
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		142,073 25
		<u>\$589,326 21</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	2,668
Number of accounts opened or reopened during year 1905.....	299
Number of accounts closed during the year 1905.....	215
Total number of deposits received during the year 1905.....	1,722
Total number of payments to depositors during the year 1905...	1,553
Amount deposited during the year 1905, not including interest credited for that period.....	\$213,125 00
Amount withdrawn during the year 1905.....	237,731 85
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$22,058 03
January 1, 1906.....	22,428 28
Credited at other periods.....	15 50
	44,501 90
Average amount of each account January 1, 1906.....	513 67
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 6, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,341 39
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	25
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,044 22
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited...	1
Total amount of such accounts.....	\$3,044 22
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	25
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3 and 3/4
Total earnings of the bank for the year 1905.....	\$56,557 74
Total expenses of the bank for the year 1905.....	5,967 42
Interest paid to depositors for the year 1905.....	44,501 90
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>6,088 42</u>

REPORT ON SAVINGS BANKS.

118. RONDOUT SAVINGS BANK, KINGSTON.

[20 Ferry street; incorporated 1868.]

ALVA S. STAPLES, President.

JACOB E. DERRENBACHER, Secretary.

TRUSTEES.

SAMUEL D. COYKENDALL, CLINTON HILDEBRANT,
 ALVA S. STAPLES, WESLEY D. HALE,
 ISAAC M. NORTH, HENRY E. WIEBER,
 FRANCIS H. GRIFFITHS, HENRY C. LOOP,
 JOHN S. THOMPSON.

FREDERICK STEPHAN, JR.,
 THOS. C. COYKENDALL,
 EDWARD COYKENDALL,
 JACOB E. DERRENBACHER.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,057,021 82
 Stocks and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
Cities in other States...	\$37,500 00	\$37,500 00	\$37,500 00
Cities in this State.....	669,076 96	669,076 96	686,754 96
Counties in this State....	377,500 00	377,500 00	394,700 00
Towns in this State.....	151,400 00	151,400 00	153,570 00
Villages in this State....	86,152 50	86,152 50	87,415 55
School districts in this State.....	26,600 00	26,600 00	26,600 00
	<u>\$1,348,229 46</u>	<u>\$1,348,229 46</u>	<u>\$1,386,540 51</u>

1,386,540 51

Other real estate, cost, \$16,753.03; book value, \$16,253.03;
 estimated present value.....

17,765 00

Cash on deposit in banks or trust companies.....

141,089 36

Cash on hand.....

20,230 53

Total of collectible interest.....

38,659 91

Amount of all other assets, viz.:

Land contract.....	\$695 00
Rent, real estate.....	49 00
Interest on contract.....	17 22

761 22

\$2,662,068 35

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$2,417,831 24
Interest credited or to be credited for the six months ending with December 31, 1905.....	39,669 45

\$2,457,500 69

Surplus on market value.....

204,567 66

Surplus on par value, \$166,256.61.

\$2,662,068 35

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905,
 before transactions of the day.....

\$173,584 42

From depositors, not including interest credited.....

740,235 13

From interest on loans, deposits and investments.....

97,192 02

From rents from other real estate.....

522 00

ULSTER COUNTY.

295

From mortgages.....	\$60,690 57
From redemption of stocks and bonds.....	102,980 37
From stocks and bonds sold (total par value, \$2,000).....	21,351 57
From real estate sold.....	1,000 00
From all other sources, viz.:	
Recording repaid.....	\$69 02
Taxes repaid.....	161 72
Insurance repaid.....	240 40
Land contract.....	25 00
On real estate, previously charged profit and loss....	275 00
Telegram.....	25
	771 39
	\$1,198,327 47

PAYMENTS.

To depositors, including interest paid to them.....	\$578,009 14
For loans on bonds and mortgages.....	424,250 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$22,191.60).....	22,191 60
For interest (other than interest payments to depositors).....	282 29
For current expenses of the bank, viz.:	
For salaries.....	\$4,900 00
For taxes: Surplus, \$1,560.92; on mortgages, \$43.19.....	1,604 11
For expenses, except taxes, of banking house: Repairs.....	23 70
For rent of banking rooms.....	2,400 00
For expenses of other real estate, viz.:	
Repairs.....	299 18
Insurance.....	45 90
Taxes.....	211 95
Other.....	32 94
For other expenses, not including expenses for other real estate nor other expenses for banking house.....	1,380 80
	10,898 58
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	940 00
Other payments, viz.:	
Recording advanced.....	\$85 92
Insurance advanced.....	157 10
Premium on bonds bought prior to January 1, 1905..	48 60
Taxes advanced on bond and mortgage.....	144 35
	435 97
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	161,319 89
	\$1,198,327 47

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	5,469
Number of accounts opened or reopened during year 1905.....	1,113
Number of accounts closed during the year 1905.....	811
Total number of deposits received during the year 1905.....	7,446
Total number of payments to depositors during the year 1905..	5,912
Amount deposited during the year 1905, not including interest credited for that period.....	\$740,235 13
Amount withdrawn during the year 1905.....	578,009 14
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$37,319 80
January 1, 1906.....	39,669 45
	76,989 25

Average amount of each account January 1, 1906.....	\$449 35
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,295
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	21
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	21
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$99,348 51
Total expenses of the bank for the year 1905.....	10,865 64
Interest paid to depositors for the year 1905.....	76,989 25
Net earnings for the year 1905 over expenses and interest paid to depositors.....	11,493 62

119. SAUGERTIES SAVINGS BANK, SAUGERTIES.

[244 Main street; incorporated 1871.]

ALBERT CARNRIGHT, President.

J. A. FRELIGH, Secretary.

TRUSTEES.

EGBERT WHITAKER,
URIAH VAN ETEN,
DANIEL LAMB,
GEORGE W. ELTING,
JACOB VAN GELDER,

JAMES O. BEERS,
JOHN W. SHULTS,
CHARLES DAVIS,
ALBERT CARNRIGHT,
ALFRED P. LASHER,

THEODORE B. CORNWELL
CHAS. T. MONTGOMERY,
LOUIS J. BUTZEL,
JAMES T. MAXWELL,
CHARLES LUSK.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$329,212 83
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Colorado.....	\$15,600 00	\$15,990 00	\$15,834 00
State of Idaho.....	4,000 00	4,260 00	4,400 00
Cities in other States..	22,500 00	23,902 35	23,114 90
Cities in this State....	357,954 83	361,695 00	358,595 83
Counties in this State..	195,000 00	205,157 54	200,414 00
Towns in this State....	80,000 00	82,363 25	83,947 50
Villages in this State..	135,728 00	137,542 17	138,489 50
School districts in this State.....	21,000 00	21,444 54	21,507 60
Railroad mortgage bds.	108,000 00	117,894 01	115,169 20
	<u>\$939,782 83</u>	<u>\$970,248 86</u>	<u>\$961,472 53</u>

961,472 53

Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....

200 00

Banking house and lot, cost, \$10,000; book value, \$3,000; estimated present value.....

3,000 00

Other real estate, cost, \$29,983.81; book value, \$26,983.81; estimated present value.....	\$20,074 26
Cash on deposit in banks or trust companies.....	161,385 69
Cash on hand.....	11,162 98
Total of collectible interest.....	22,181 30
Amount of all other assets, viz.:	
Insurance and tax account.....	\$2,160 43
Suspense account.....	495 00
	2,655 43
	\$1,511,345 02

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$1,313,834 20
Interest credited or to be credited for the six months ending with December 31, 1905.....	21,583 82
	\$1,335,418 02
Surplus on market value.....	175,927 00
Surplus on par value, \$154,237.30.....	
	\$1,511,345 02

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$230,717 90
From depositors, not including interest credited.....	300,101 82
From interest on loans, deposits and investments.....	59,750 50
From rents from banking house.....	206 00
From rents from other real estate.....	945 38
From mortgages.....	35,005 29
From redemption of stocks and bonds.....	436,648 83
From real estate sold.....	500 00
From all other sources, viz.: Insurance premiums and taxes repaid.....	224 01
	\$1,064,099 73

PAYMENTS.

To depositors, including interest paid to them.....	\$278,214 96
For loans on bonds and mortgages.....	55,800 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$535,000).....	545,791 09
For interest (other than interest payments to depositors).....	2,119 73
For current expenses of the bank, viz.:	
For salaries.....	\$1,800 00
For taxes: Banking house, \$219.83; surplus, \$1,546.80; on mortgages, \$5.94.....	1,772 57
For expenses, except taxes, of banking house:	
Repairs.....	1 38
Insurance.....	35 00
Other.....	4 50
For expenses of other real estate, viz.:	
Repairs.....	102 50
Insurance.....	89 70
Taxes.....	466 13
Other.....	12 00
For other expenses, not including expenses for other real estate nor other expenses for banking house..	935 08
	5,218 86
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	4,074 28

Other payments, viz.:

Insurance and taxes advanced.....	\$322 15	
Water rent and tax advanced.....	10 01	
		\$
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	172,	
		<u>\$1,064,</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	
Number of accounts opened or reopened during year 1905.....	
Number of accounts closed during the year 1905.....	
Total number of deposits received during the year 1905.....	
Total number of payments to depositors during the year 1905...	
Amount deposited during the year 1905, not including interest credited for that period.....	\$300,
Amount withdrawn during the year 1905.....	278,
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$21,067 49
January 1, 1906.....	21,583 82
	42,
Average amount of each account January 1, 1906.....	
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made January 1, 1906, including actual deposits and interest credited, ex- cept deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate	5,
Number of accounts which exceeded \$3,000, including actual de- posits and interest credited, at the last trial balance of de- positors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate....	
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	
Total earnings of the bank for the year 1905.....	\$56,
Total expenses of the bank for the year 1905.....	5,
Interest paid to depositors for the year 1905.....	42,
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>9,</u>

120. ULSTER COUNTY SAVINGS INSTITUTION, KINGSTON

[278 Wall street; incorporated 1851.]

F. J. R. CLARKE, First Vice-President.

JOHN B. ALLIGER, Tr

TRUSTEES.

JOHN B. ALLIGER,
HARRY R. BRIGHAM,
JOHN BRODHEAD,
PETER C. BLACK,
F. J. R. CLARKE,
JOHN L. McGRATH,

HOWARD CHIPP,
EMERY FREER,
HENRY HARDY,
GEORGE HUTTON,
E. H. LOUGHRAN,
ALTON B. PARKER,
HOWARD MYER.

GEORGE J. SMITH,
SEVERYN B. SHARP,
JOHN W. SEARING,
J. M. SCHAEFFER,
JAMES S. WINNE,
GEO. W. WASHBURN

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,471,073 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Tennessee.....	\$50,000 00	\$48,000 00	\$48,500 00
State of Utah.....	25,000 00	26,500 00	26,000 00
Cities in other States...	64,000 00	70,024 30	67,250 00
Cities in this State.....	513,906 45	534,006 53	519,774 51
Counties in this State...	185,000 00	200,627 46	193,930 00
Towns in this State.....	148,500 00	153,776 53	152,220 00
Villages in this State...	359,210 00	373,171 81	370,307 00
School districts in this State.....	57,900 00	58,682 00	58,853 00
Railroad mortgage bds.	125,000 00	121,375 00	123,500 00
	<u>\$1,528,516 45</u>	<u>\$1,586,163 63</u>	<u>\$1,560,334 51</u>
			1,560,334 51
Banking house and lot, cost, \$75,000; book value, \$35,000; esti- mated present value.....			35,000 00
Other real estate, cost, \$63,913.91; book value, \$63,913.91; esti- mated present value.....			40,375 00
Cash on deposit in banks or trust companies.....			137,933 02
Cash on hand.....			22,552 40
Total of collectible interest.....			48,329 63
Amount of all other assets, viz.:			
Insurance advanced.....			\$505 00
Taxes advanced.....			360 77
Land contracts.....			12,840 00
			<u>13,705 77</u>
			<u>\$3,329,303 33</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$3,139,826 03
Interest credited or to be credited for the six months ending with December 31, 1905.....	51,871 18
	<u>\$3,191,697 21</u>
Surplus on market value.....	137,606 12
Surplus on par value, \$105,788.06.....	<u>\$3,329,303 33</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$196,706 18
From depositors, not including interest credited.....	749,980 83
From interest on loans, deposits and investments.....	127,708 65
From rents from banking house.....	2,722 93
From rents from other real estate.....	3,898 93
From mortgages.....	82,049 00
From redemption of stocks and bonds.....	105,208 40
From real estate sold.....	14,219 10
From all other sources, viz.:	
Advanced insurance refunded.....	\$771 51
Taxes advanced.....	2,056 11
Land contracts.....	14,100 00
Profit on real estate sold.....	14 50
Credits to profit and loss.....	2 38
	<u>16,944 50</u>
	<u>\$1,299,438 52</u>

Other payments, viz.:

Insurance and taxes advanced.....	\$322 15
Water rent and tax advanced.....	10 01

Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	172
	<u>\$1,064</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	
Number of accounts opened or reopened during year 1905.....	
Number of accounts closed during the year 1905.....	
Total number of deposits received during the year 1905.....	
Total number of payments to depositors during the year 1905...	
Amount deposited during the year 1905, not including interest credited for that period.....	\$300
Amount withdrawn during the year 1905.....	278
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$21,067 49
January 1, 1906.....	21,583 82
	42
Average amount of each account January 1, 1906.....	
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made January 1, 1906, including actual deposits and interest credited, ex- cept deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate	5
Number of accounts which exceeded \$3,000, including actual de- posits and interest credited, at the last trial balance of de- positors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate....	
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	
Total earnings of the bank for the year 1905.....	\$56
Total expenses of the bank for the year 1905.....	5
Interest paid to depositors for the year 1905.....	42
Net earnings for the year 1905 over expenses and interest paid to depositors.....	9

120. ULSTER COUNTY SAVINGS INSTITUTION, KINGSTON.

[278 Wall street; incorporated 1851.]

F. J. R. CLARKE, First Vice-President.

JOHN B. ALLIGER, 1

TRUSTEES.

JOHN B. ALLIGER,
HARRY R. BRIGHAM,
JOHN BROADHEAD,
PETER C. BLACK,
F. J. R. CLARKE,
JOHN L. McGRATH,

HOWARD CHIPP,
EMERY FREER,
HENRY HARDY,
GEORGE HUTTON,
E. H. LOUGHRAN,
ALTON B. PARKER,
HOWARD MYER.

GEORGE J. SMITH,
SEVERYN B. SHAR,
JOHN W. SEARING,
J. M. SCHAEFFER,
JAMES S. WINNE,
GEO. W. WASHBUR

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,471,073 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Tennessee.....	\$50,000 00	\$48,000 00	\$48,500 00	
State of Utah.....	25,000 00	26,500 00	26,000 00	
Cities in other States.....	64,000 00	70,024 30	67,250 00	
Cities in this State.....	513,906 45	534,006 53	519,774 51	
Counties in this State.....	185,000 00	200,627 46	193,930 00	
Towns in this State.....	148,500 00	153,776 53	152,220 00	
Villages in this State.....	359,210 00	373,171 81	370,307 00	
School districts in this State.....	57,900 00	58,682 00	58,853 00	
Railroad mortgage bds.	125,000 00	121,375 00	123,500 00	
	<u>\$1,528,516 45</u>	<u>\$1,586,163 63</u>	<u>\$1,560,334 51</u>	1,560,334 51
Banking house and lot, cost, \$75,000; book value, \$35,000; estimated present value.....				35,000 00
Other real estate, cost, \$63,913.91; book value, \$63,913.91; estimated present value.....				40,375 00
Cash on deposit in banks or trust companies.....				137,933 02
Cash on hand.....				22,552 40
Total of collectible interest.....				48,329 63
Amount of all other assets, viz.:				
Insurance advanced.....			\$505 00	
Taxes advanced.....			360 77	
Land contracts.....			12,840 00	
				<u>13,705 77</u>
				<u>\$3,329,303 33</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal.....	\$3,139,826 03		
Interest credited or to be credited for the six months ending with December 31, 1905.....	51,871 18		
			<u>\$3,191,697 21</u>
Surplus on market value.....			137,606 12
Surplus on par value, \$105,788.06.			
			<u>\$3,329,303 33</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$196,706 18
From depositors, not including interest credited.....	749,980 83
From interest on loans, deposits and investments.....	127,708 65
From rents from banking house.....	2,722 93
From rents from other real estate.....	3,898 93
From mortgages.....	82,049 00
From redemption of stocks and bonds.....	105,208 40
From real estate sold.....	14,219 10
From all other sources, viz.:	
Advanced insurance refunded.....	\$771 51
Taxes advanced.....	2,056 11
Land contracts.....	14,100 00
Profit on real estate sold.....	14 50
Credits to profit and loss.....	2 38
	<u>16,944 50</u>
	<u>\$1,299,438 52</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$110,130 26
From depositors, not including interest credited.....	574,006 39
From interest on loans, deposits and investments.....	47,788 86
From rents from other real estate.....	70 00
From mortgages.....	72,900 00
From redemption of stocks and bonds.....	39,000 00
From stocks and bonds sold (total par value, \$71,300).....	69,186 73
From real estate sold.....	2,700 00
From all other sources, viz.:	
Profit, purchased mortgage loan.....	\$200 00
Satisfaction pieces.....	37 82
Correction error, bank deposit.....	20
Correction error, in interest.....	44
	238 46
	\$916,020 70

PAYMENTS.

To depositors, including interest paid to them.....	\$481,881 15
For loans on bonds and mortgages.....	247,400 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value \$63,300).....	61,537 50
For current expenses of the bank, viz.:	
For salaries.....	\$3,922 00
For taxes: Banking house, \$49.10; surplus, \$236.26; on mortgages, \$130.12.....	415 48
For expenses, except taxes, of banking house: Insur- ance.....	8 50
For rent of banking rooms.....	475 00
For expenses of other real estate, viz.: Taxes.....	170 48
For other expenses, not including expenses for other real estate nor other expenses for banking house..	685 48
	5,676 94
Other payments, viz.:	
Purchase of lot and building.....	\$10,583 26
Furniture and fixtures.....	458 45
Commission, sale of real estate.....	100 00
	11,141 71
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	108,383 40
	\$916,020 70

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	5,164
Number of accounts opened or reopened during year 1905.....	814
Number of accounts closed during the year 1905.....	613
Total number of deposits received during the year 1905.....	9,820
Total number of payments to depositors during the year 1905...	6,113
Amount deposited during the year 1905, not including interest credited for that period.....	\$574,006 39
Amount withdrawn during the year 1905.....	481,881 15
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$19,256 64
January 1, 1906.....	20,821 24
	40,077 88
Average amount of each account January 1, 1906.....	238 11
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made November 14, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds or by order of a court of record or of a surrogate.....	3,577 19

Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	10
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	10
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3 and 4
Total earnings of the bank for the year 1905.....	\$46,932 77
Total expenses of the bank for the year 1905.....	5,676 94
Interest paid to depositors for the year 1905.....	40,077 88
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>1,177 95</u>

122. THE GREENBURGH SAVINGS BANK, DOBBS FERRY.

[93 Main street; incorporated 1869.]

JOSEPH HASBROUCK, President.

CHARLES E. STORMS, Secretary.

TRUSTEES.

JOSEPH HASBROUCK,
W. W. TOMPKINS,
CHARLES BEVERS,
WILLIAM H. LESTER,
CHARLES E. STORMS,

CHARLES G. STORMS,
THOMAS A. JEWELL,
HENRY E. BLISS,
ANTHONY S. LESTER,
SYLVESTER L. STORMS,

THOMAS MAHER,
THOMAS LOSEE,
LOUIS F. MURRAY,
GEORGE E. SCHABBEAR,
SYLVESTER BUCKHOUT.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$246,462 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$200 00	\$200 00	\$206 00	
State of Tennessee.....	10,000 00	9,413 75	9,700 00	
State of Idaho.....	1,000 00	1,054 75	1,050 00	
State of Alabama.....	9,500 00	9,735 25	9,500 00	
Cities in other States.....	13,000 00	13,991 70	13,220 00	
Cities in this State.....	9,000 00	9,799 00	9,420 00	
Towns in this State.....	6,000 00	6,030 60	6,000 00	
Railroad mortgage bds.....	58,000 00	62,839 55	59,720 00	
	<u>\$106,700 00</u>	<u>\$113,068 60</u>	<u>\$108,816 00</u>	108,816 00
Cash on deposit in banks or trust companies.....				40,019 11
Cash on hand.....				3,110 56
Total of collectible interest.....				<u>8,624 25</u>
				<u>\$407,031 92</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$383,252 92
Interest credited or to be credited for the six months ending with December 31, 1905.....	6,166 02
	<u>\$389,418 94</u>
Surplus on market value.....	17,612 98
Surplus on par value, \$15,496.98.	<u>\$407,031 92</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$42,727 95
From depositors, not including interest credited.....	142,812 69
From interest on loans, deposits and investments.....	18,317 97
From rents from other real estate.....	287 50
From mortgages.....	30,328 00
From redemption of stocks and bonds.....	4,000 00
From real estate sold.....	9,300 00
	\$247,774 11

PAYMENTS.

To depositors, including interest paid to them.....	\$132,492 75
For loans on bonds and mortgages.....	54,548 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$14,000).....	14,416 50
For interest (other than interest payments to depositors).....	150 34
For current expenses of the bank, viz.:	
For salaries.....	\$1,500 00
For taxes: Surplus, \$131.37; on mortgages, \$56.21..	187 58
For rent of banking rooms.....	270 00
For expenses of other real estate, viz.:	
Repairs.....	83 36
Taxes.....	21 88
Other.....	70 00
For other expenses, not including expenses for other real estate nor other expenses for banking house..	904 03
	3,036 85
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	43,129 67
	\$247,774 11

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	1,441
Number of accounts opened or reopened during year 1905.....	267
Number of accounts closed during the year 1905.....	185
Total number of deposits received during the year 1905.....	2,226
Total number of payments to depositors during the year 1905...	1,256
Amount deposited during the year 1905, not including interest credited for that period.....	\$142,812 69
Amount withdrawn during the year 1905.....	132,492 75
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$6,157 95
January 1, 1906.....	6,166 02
	12,323 97
Average amount of each account January 1, 1906.....	270 24
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made Decem- ber 31, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surro- gate.....	3,105 00
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of de- positors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court or record or of a surrogate.....	12
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	12

WESTCHESTER COUNTY.

305

Total amount of such accounts.....	\$36,677 43
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	34
Total earnings of the bank for the year 1905.....	\$19,625 66
Total expenses of the bank for the year 1905.....	3,453 35
Interest paid to depositors for the year 1905.....	12,323 97
Net earnings for the year 1905 over expenses and interest paid to depositors.....	3,635 28

123. THE HOME SAVINGS BANK, WHITE PLAINS.

[53 Railroad avenue; incorporated 1893.]

DAVID CROMWELL, President.

HARRY S. HAMILTON, Secretary.

TRUSTEES.

SAMUEL J. BARNES,	HARRY S. HAMILTON,	JAMES H. MORAN,
HENRY R. BARRETT,	JAMES F. HORAN,	F. HERBERT NOWILL,
T. ELWOOD CARPENTER,	CHARLES D. HORTON,	AARON RADICK,
THOMAS E. FOSTER,	HARVEY HUSTED,	EDWARD SCHIRMER,
WILLIAM H. GEDNEY,	DAVID CROMWELL,	CHARLES P. SHERWOOD,
HENRY P. GRIFFIN,	JEREMIAH T. LOCKWOOD,	ELIJAH C. SNIFFEN.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$1,471,794 00
Stock and bond investments, viz.:	

Stocks and bonds.	Par value.	Actual cost.	Estimated market value.
State of Alabama.....	\$11,000 00	\$11,863 02	\$11,055 00
State of Tennessee.....	25,000 00	23,250 00	24,000 00
State of Louisiana.....	10,000 00	10,000 00	10,350 00
Cities in this State.....	2,433 32	2,644 58	2,529 98
Counties in this State..	1,000 00	1,000 00	1,030 00
Towns in this State....	39,500 00	39,887 50	40,715 00
Villages in this State..	165,200 00	165,451 20	167,442 50
School districts in this State.....	110,750 00	114,753 71	116,048 50
Railroad mortgage bds.	372,000 00	387,869 00	375,317 50
	<u>\$736,883 32</u>	<u>\$756,719 01</u>	<u>\$748,488 48</u>

748,488 48

Banking house and lot, cost, \$15,000; book value, \$15,000; estimated present value.....	15,000 00
Other real estate, cost, \$1,125.95; book value, \$1,125.95; estimated present value.....	1,125 95
Cash on deposit in banks or trust companies.....	231,336 44
Cash on hand.....	3,889 27
Total of collectible interest.....	21,922 65
Amount of all other assets, viz.: Insurance premiums.....	97 20

\$2,493,653 99

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$2,390,223 36
Interest credited or to be credited for the six months ending with December 31, 1905.....	42,076 02
	<u>\$2,432,300 28</u>
Surplus on market value.....	61,353 71
Surplus on par value, \$49,748.55.	
	<u>\$2,493,653 99</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$142,331 61
From depositors, not including interest credited.....	1,098,614 42
From interest on loans, deposits and investments.....	101,419 39
From rents from banking house.....	900 00
From rents from other real estate.....	203 00
From mortgages.....	168,950 00
From redemption of stocks and bonds.....	87,316 66
From real estate sold.....	12,137 75
From all other sources, viz.:	
Profit on real estate sold.....	\$137 25
Insurance premiums returned, advanced.....	43 25
Insurance premiums returned, unearned.....	5 31
	185 81
	\$1,612,058 64

PAYMENTS.

To depositors, including interest paid to them.....	\$748,390 15
For loans on bonds and mortgages.....	385,700 00
For stocks and bonds purchased, including premiums, commis- sions, etc., (total par value, \$216,500).....	221,438 16
For interest (other than interest payments to depositors).....	1,053 58
For current expenses of the bank, viz.:	
For salaries.....	\$7,715 00
For taxes: Banking house, \$324.40; surplus, \$365.48; on mortgages, \$395.00.....	1,084 88
For expenses, except taxes, of banking house:	
Insurance.....	57 85
Other.....	5 76
For rent of banking rooms.....	420 00
For expenses of other real estate, viz.:	
Repairs.....	497 94
Taxes.....	87 13
For other expenses, not including expenses for other real estate nor other expenses for banking house..	2,287 53
	12,156 09
For real estate acquired by foreclosure, or in the settlement of debits due the bank.....	7,977 75
Other payments, viz.: Insurance premiums advanced.....	117 20
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	235,225 71
	\$1,612,058 64

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	6,280
Number of accounts opened or reopened during year 1905.....	2,062
Number of accounts closed during the year 1905.....	1,069
Total number of deposits received during the year 1905.....	14,068
Total number of payments to depositors during the year 1905...	8,022
Amount deposited during the year 1905, not including interest credited for that period.....	\$1,098,614 42
Amount withdrawn during the year 1905.....	748,390 15
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$38,088 66
January 1, 1906.....	42,076 92
Credited at other periods.....	101 00
	80,266 58
Average amount of each account January 1, 1906.....	387 31
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made November 27, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	3,360 00

Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	29
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$1,762 74
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	29
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	4
Total earnings of the bank for the year 1905.....	\$105,490 80
Total expenses of the bank for the year 1905.....	12,156 09
Interest paid to depositors for the year 1905.....	80,266 58
Net earnings for the year 1905 over expenses and interest paid to depositors.....	13,068 13

124. PEEKSKILL SAVINGS BANK, PEEKSKILL.

[South street; incorporated 1859.]

URIAH HILL, JR., President.

SANFORD R. KNAPP, Secretary.

TRUSTEES.

URIAH HILL, JR.,
 SANFORD R. KNAPP,
 JACOB M. SHIPLEY,
 HENRY L. ARMSTRONG,

FRANK M. DAIN,
 WARREN JORDAN,
 EDWARD E. YOUNG,
 CHARLES C. KNIGHT,
 FREDERICK LENT.

EDWARD G. HALSEY,
 WILLIAM H. CROFT,
 OSCAR GRIFFEN,
 IRA D. STRANG,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$2,535,654 15
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$20,000 00	\$25,893 75	\$26,050 00
State of Connecticut...	20,000 00	20,400 00	20,000 00
State of North Dakota	50,000 00	53,720 00	52,925 00
State of Wyoming.....	5,000 00	6,375 00	6,075 00
State of Tennessee.....	100,000 00	96,341 25	97,520 00
State of Colorado.....	54,000 00	56,669 00	55,545 00
State of Virginia.....	62,000 00	49,230 00	50,830 00
State of Utah.....	5,000 00	5,580 00	5,400 00
Cities in other States	270,486 65	290,037 15	279,064 15
Cities in this State....	222,000 00	244,427 00	239,316 25
Counties in this State..	70,000 00	70,726 00	68,700 00
Towns in this State....	41,000 00	41,000 00	41,110 00
Villages in this State..	403,860 76	407,715 76	405,360 76
School districts in this State.....	50,100 00	50,100 00	50,100 00
Railroad mortgage bds.	30,000 00	35,575 00	32,150 00
	\$1,403,447 41	\$1,453,789 91	\$1,439,146 16
Banking house and lot, cost, \$44,770.13; book value, \$24,230.90; estimated present value.....			24,230 90
Cash on deposit in banks or trust companies.....			428,785 21
Cash on hand.....			33,322 16
Total of collectible interest.....			47,107 29
			<u>\$4,508,245 87</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$4,100,156 19	
Interest credited or to be credited for the six months ending with December 31, 1905.....	76,553 53	
		\$4,176,709 72
Surplus on market value.....		331,536 15
Surplus on par value \$295,037.40.....		
		<u>\$4,508,245 87</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$367,064 58	
From depositors, not including interest credited.....	1,121,628 37	
From interest on loans, deposits and investments.....	178,505 87	
From rents from banking house.....	670 00	
From mortgages.....	240,960 00	
From redemption of stocks and bonds.....	39,714 82	
From all other sources, viz.:		
Insurance premium returned.....	\$43 25	
Sales sold.....	250 00	
Mortgage tax returned.....	67	
		293 92
		<u>\$1,948,837 56</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$901,184 47	
For loans on bonds and mortgages.....	490,865 25	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$74,212).....	75,343 75	
For interest (other than interest payments to depositors).....	550 86	
For current expenses of the banks, viz.:		
For salaries.....	\$8,127 72	
For taxes: Banking house, \$443.80; surplus, \$2,-816.12; on mortgages, \$58.18.....	3,318 10	
For expenses, except taxes, of banking house:		
Repairs.....	257 45	
Insurance.....	41 18	
Other.....	1,515 35	
For other expenses, not including expenses for other real estate nor other expenses for banking house..	1,205 91	
		14,465 71
Other payments, viz.:		
Insurance advanced.....	\$43 25	
Profit and loss.....	46 00	
Erection of steel vault in bank building.....	4,230 90	
		4,320 15
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	462,107 37	
		<u>\$1,948,837 56</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	8,286
Number of accounts opened or reopened during year 1905.....	1,131
Number of accounts closed during the year 1905.....	748
Total number of deposits received during the year 1905.....	10,370
Total number of payments to depositors during the year 1905..	8,347
Amount deposited during the year 1905, not including interest credited for that period.....	\$1,121,628 37
Amount withdrawn during the year 1905.....	901,184 47

Amount of interest credited and paid for the year 1905, viz.:

July 1, 1905.....	\$73,149 32	
January 1, 1906.....	76,553 53	
Credited at other periods.....	1 83	
		\$149,704 68
Average amount of each account January 1, 1906.....		504 06
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made January 1, 1906, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate. .		4,282 37
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....		261
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....		\$5,068 38
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited..		4
Total amount of such accounts.....		\$16,047 69
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....		265
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....		4
Total amount of such accounts.....		\$16,047 69
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....		4
Total earnings of the bank for the year 1905.....		\$181,629 01
Total expenses of the bank for the year 1905.....		14,508 96
Interest paid to depositors for the year 1905.....		149,704 68
Net earnings for the year 1905 over expenses and interest paid to depositors.....		17,415 37

125. THE PEOPLE'S SAVINGS BANK OF THE TOWN OF YONKERS,
YONKERS.

[12 and 14 Getty square; incorporated 1866.]

CHARLES E. GORTON, President.

FRANK E. WHEELER, Treasurer.

TRUSTEES.

FRANK E. WHEELER,
CHARLES E. GORTON,
ROBERT H. NEVILLE,
GEORGE W. COBB,
ALEXANDER SAUNDERS,
GUSTAV SCHLUETER,

CHARLES E. SKINNER,
ANDREW B. BARR,
ISAAC W. MACLAY,
ALONZO P. HAZARD,
RICHARD L. CONDON,
FRANK O. HARTSHORN,

ALBERT C. BENEDICT,
ETHELBERT B. EMBREE,
GEORGE VANDERLYN,
STEPHEN T. BELL,
GEORGE H. WARREN,
EDWIN A. QUICK.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$2,534,637 62

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Alabama.....	\$29,000 00	\$31,850 00	\$30,165 00
State of Idaho.....	21,000 00	22,485 00	22,320 00
State of Louisiana.....	64,500 00	66,552 50	67,080 00
State of Tennessee.....	10,000 00	9,325 00	9,800 00
Cities in other States.....	29,000 00	30,160 00	31,900 00
Cities in this State.....	674,328 91	685,388 32	685,480 58
Towns in this State.....	106,150 00	109,417 42	110,049 00
Villages in this State.....	368,292 92	380,455 91	384,037 49
School districts in this State.....	155,100 00	162,017 64	161,913 75
Railroad mortgage bds.	50,000 00	50,668 75	51,000 00
	<u>\$1,507,371 83</u>	<u>\$1,548,320 54</u>	<u>\$1,553,745 82</u>
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....			\$1,553,745 82
Banking house and lot, cost, \$55,611.25; book value, \$44,774.61; estimated present value.....			14,000 00
Other real estate, cost, \$1,635.60; book value, \$1,639.45; esti- mated present value.....			52,000 00
Cash on deposit in banks or trust companies.....			600 00
Cash on hand.....			180,734 65
Total of collectible interest.....			19,879 55
Amount of all other assets, viz.: Accrued rents.....			37,076 59
			95 00
			<u>\$4,392,769 23</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$4,137,071 18
Interest credited or to be credited for the six months ending with December 31, 1905.....	74,570 43
	<u>\$4,211,641 61</u>
Surplus on market value.....	181,127 62
Surplus on par value, \$134,753.63.....	
	<u>\$4,392,769 23</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$233,847 07
From depositors, not including interest credited.....	1,506,489 75
From interest on loans, deposits and investments.....	180,711 13
From rents from banking house.....	1,050 00
From mortgages.....	123,500 00
From redemption of stocks and bonds.....	294,825 00
From loans paid.....	60,500 00
From real estate sold.....	7,200 00
	<u>\$2,408,122 95</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,200,536 14
For loans on bonds and mortgages.....	358,150 00
For loans on stocks and bonds and other securities.....	56,000 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$565,236.65).....	576,186 15
For interest (other than interest payments to depositors).....	3,102 49

For current expenses of the bank, viz.:

For salaries.....	\$7,300 00	
For taxes: Banking house, \$1,003.72; surplus, \$1,- 278.55; on mortgages, \$381.89.....	2,754 16	
For expenses, except taxes, of banking house:		
Insurance.....	101 25	
Other.....	21 91	
For expenses of other real estate, viz.:		
Insurance.....	8 00	
Taxes.....	9 72	
Other.....	5 00	
For other expenses, not including expenses for other real estate nor other expenses for banking house..	3,333 93	
		\$13,533 97
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		200,614 20
		<u>\$2,408,122 95</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	12,101
Number of accounts opened or reopened during year 1905.....	2,518
Number of accounts closed during the year 1905.....	1,165
Total number of deposits received during the year 1905.....	24,889
Total number of payments to depositors during the year 1905...	13,370
Amount deposited during the year 1905, not including interest credited for that period.....	\$1,506,489 75
Amount withdrawn during the year 1905.....	1,200,536 14
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$70,390 36
January 1, 1906.....	74,570 43
	144,960 79
Average amount of each account January 1, 1906.....	348 04
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made July 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate....	3,412 50
Number of accounts which exceeded \$3,000, including actual de- posits and interest credited, at the last trial balance of de- positors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	84
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$2,000 00
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	84
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3 and 4
Total earnings of the bank for the year 1905.....	\$183,553 63
Total expenses of the bank for the year 1905.....	13,533 97
Interest paid to depositors for the year 1905.....	144,960 79
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>14,109 37</u>

126. PORT CHESTER SAVINGS BANK, PORT CHESTER.

[North Main and Willet streets; incorporated 1865.]

THOMAS B. PECK, President.

HERMAN L. MARSHALL, Cashier.

TRUSTEES.

THOMAS B. PECK,
WILLIAM RYAN,
EDWIN F. STUDWELL,
JOHN MILLER,
ELLWOOD BURDSALL,

MAURICE DILLON,
JOSIAH N. WILCOX,
JOHN W. McCARTY,
CHARLES H. TIBBITS,
JOHN F. MILLS,
HERMAN L. MARSHALL.

DANIEL M. LOUNSBURY,
FRANCIS F. PALMER,
LEANDER HORTON,
ROBERT B. M. COOK,
HERMAN L. MARSHALL, JR.,

FINANCIAL.**RESOURCES.**

Bonds and mortgages..... \$1,216,076 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Indiana.....	\$30,000 00	\$31,065 00	\$30,000 00
Cities in other States...	37,000 00	39,422 50	38,675 00
Cities in this State....	358,909 75	376,279 10	364,844 75
Counties in this State..	54,400 00	57,123 25	56,520 00
Towns in this State....	41,398 25	42,721 42	41,464 03
Villages in this State..	165,348 71	169,267 48	165,348 71
School districts in this State.....	137,200 00	141,413 20	138,224 00
Railroad mortgage bds.	300,000 00	304,285 25	304,787 50
	<u>\$1,124,256 71</u>	<u>\$1,161,577 20</u>	<u>\$1,139,863 99</u>

1,139,863 99

Banking house and lot, cost, \$44,682.06; book value, \$25,000;
estimated present value..... 25,000 00
Cash on deposit in banks or trust companies..... 82,169 45
Cash on hand..... 8,858 09
Total of collectible interest..... 19,052 84

\$2,491,020 37**LIABILITIES.**

Amount due depositors, viz.:

Principal..... \$2,294,113 86
Interest credited or to be credited for the six months
ending with December 31, 1905..... 40,605 41

\$2,334,719 27

Surplus on market value..... 156,301 10
Surplus on par value, \$140,693.82.

\$2,491,020 37**CASH TRANSACTIONS DURING THE YEAR 1905.****RECEIPTS.**

Cash on hand and in banks or trust companies January 1, 1905,
before transactions of the day..... \$94,856 12
From depositors, not including interest credited..... 967,766 55
From interest on loans, deposits and investments..... 96,780 45
From rents from other real estate..... 400 50
From mortgages..... 121,565 00
From redemption of stocks and bonds..... 97,760 84
From real estate sold..... 6,000 00
From all other sources, viz.: Insurance premium repaid..... 20 49

\$1,385,149 95

PAYMENTS.

To depositors, including interest paid to them.....	\$668,018 29
For loans on bonds and mortgages.....	227,725 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$376,003.25.....	385,159 30
For interest (other than interest payments to depositors).....	2,306 46
For current expenses of the bank, viz.:	
For salaries.....	\$6,200 00
For taxes: Banking house, \$506.40; surplus, \$1,395.-37; on mortgages, \$200.76.....	2,102 53
For expenses, except taxes, of banking house:	
Repairs.....	83 32
Insurance.....	76 50
Other.....	207 77
For expenses of other real estate, viz.:	
Repairs.....	113 85
Taxes.....	55 71
Other.....	26 01
For other expenses, not including expenses for other real estate nor other expenses for banking house..	2,039 17
	10,904 86
For real estate acquired by foreclosure, or in the settlement of debts due the bank.....	1 50
Other payments, viz.: Insurance advanced.....	7 00
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	91,027 54
	<u>\$1,385,149 95</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	6,418
Number of accounts opened or reopened during year 1905.....	1,761
Number of accounts closed during the year 1905.....	1,217
Total number of deposits received during the year 1905.....	12,948
Total number of payments to depositors during the year 1905...	7,133
Amount deposited during the year 1905, not including interest credited for that period.....	\$967,766 55
Amount withdrawn during the year 1905.....	668,018 29
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$36,818 46
January 1, 1906.....	40,605 41
	77,423 87
Average amount of each account January 1, 1906.....	363 77
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made October 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate....	5,155 00
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	42
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$5,000 00
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited	12
Total amount of such accounts.....	\$46,026 99
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	1

Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited, upon the whole of which interest is paid.....	4
Total amount of such accounts.....	\$20,000 00
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	4
Total earnings of the bank for the year 1905.....	\$98,197 29
Total expenses of the bank for the year 1905.....	10,904 86
Interest paid to depositors for the year 1905.....	77,423 87
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>9,868 56</u>

127. THE SING SING SAVINGS BANK, OSSINING.

[197 Main street; incorporated 1854.]

STEPHEN M. SHERWOOD, President.

SETH G. ELLEGOOD, Secretary.

TRUSTEES.

HENRY C. NELSON,	THEODORE H. CALAM,	WARREN A. MINER,
STEPHEN M. SHERWOOD,	RANDOLPH ACKER,	GEORGE HYATT,
GILBERT M. TODD,	SETH G. ELLEGOOD,	DUDLEY B. HOLBROOK,
C. TOWNSEND YOUNG,	WILBUR F. FOSHAY,	EDWIN L. TODD,
	ANTHONY B. MURRAY.	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$1,729,808 96
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$40,000 00	\$46,950 00	\$52,400 00	
Cities in other States..	82,000 00	87,384 19	86,330 00	
Cities in this State....	204,000 00	225,272 55	211,350 00	
Counties in this State..	95,242 00	98,009 70	97,010 00	
Towns in this State....	131,609 21	137,599 73	135,046 00	
Villages in this State..	92,450 00	94,950 80	95,726 00	
School districts in this State.....	38,700 00	40,436 29	39,731 00	
Railroad mortgage bds.	310,000 00	309,368 75	301,250 00	
	<u>\$994,001 21</u>	<u>\$1,039,972 01</u>	<u>\$1,018,843 00</u>	1,018,843 00
Other real estate, cost, \$8,000; book value, \$3,000; estimated present value.....				3,000 00
Cash on deposit in banks or trust companies.....				263,014 04
Cash on hand.....				11,117 38
Total of collectible interest.....				<u>54,830 54</u>
				<u><u>\$3,080,613 92</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$2,759,468 67
Interest credited or to be credited for the six months ending with December 31, 1905.....	51,872 31
	<u>\$2,811,340 98</u>
Surplus on market value.....	269,272 94
Surplus on par value, \$244,431.15.	<u><u>\$3,080,613 92</u></u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$260,746 71
From depositors, not including interest credited.....	749,506 65
From interest on loans, deposits and investments.....	123,426 14
From mortgages.....	146,050 00
From redemption of stocks and bonds.....	66,700 00
From all other sources, viz.: Profit and loss.....	14 92
	\$1,346,444 42

PAYMENTS.

To depositors, including interest paid to them.....	\$604,003 97
For loans on bonds and mortgages.....	299,150 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$157,609.21).....	157,602 50
For interest (other than interest payments to depositors).....	1,561 27
For current expenses of the bank, viz.:	
For salaries.....	\$5,700 00
For taxes: Surplus, \$2,216.90; on mortgages, \$127.53;.....	2,344 43
For rent of banking rooms.....	480 00
For expenses of other real estate, viz.: Taxes.....	54 52
For other expenses, not including expenses for other real estate nor other expenses for banking house.....	1,398 12
	9,977 07
Other payments, viz.: Profit and loss.....	18 19
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	274,131 42
	\$1,346,444 42

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	5,097
Number of accounts opened or reopened during year 1905.....	807
Number of accounts closed during the year 1905.....	623
Total number of deposits received during the year 1905.....	7,724
Total number of payments to depositors during the year 1905...	5,376
Amount deposited during the year 1905, not including interest credited for that period.....	\$749,506 65
Amount withdrawn during the year 1905.....	604,003 97
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$49,436 89
January 1, 1906.....	51,872 31
	101,309 20
Average amount of each account January 1, 1906.....	551 57
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 31, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	3,960 00
Number of accounts which exceeded \$3,000, including actual de- posits and interest credited, at the last trial balance of deposi- tors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	57
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$3,000 00
Number of accounts of all kinds exceeding \$3,000, including act- ual deposits and interest credited.....	57
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	4

Total earnings of the bank for the year 1905.....	\$123,834 91
Total expenses of the bank for the year 1905.....	9,977 07
Interest paid to depositors for the year 1905.....	101,309 20
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>12,548 64</u>

128. THE UNION SAVINGS BANK OF WESTCHESTER COUNTY, MAMARONECK.

[Main street; incorporated 1887.]

BRADFORD RHODES, President.

REUBEN G. BREWER, Treasurer.

TRUSTEES.

BRADFORD RHODES,
THOMAS J. MEIGHAN,
JOS. H. McLOUGHLIN,
REUBEN G. BREWER,

WILLIAM A. BOYD,
JOHN H. CLARK,
CHARLES F. GRIFFEN,
RICHARD R. HUNTER,
BURTON C. MEIGHAN.

WILLIAM R. BULL,
EDWIN T. CORNEILL,
FREDERICK W. FLINT,
HENRY FATTON,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....					\$283,408 55
Stock and bond investments, viz.:					
<i>Stocks and bonds.</i>	Par value.	Actual cost,	Estimated market value.		
Counties in this State..	\$5,000 00	\$5,000 00	\$5,000 00		
Towns in this State....	18,888 88	19,343 08	18,928 88		
School districts in this State.....	19,750 00	21,166 75	20,287 50		
Railroad mortgage bds.	72,000 00	70,795 00	68,611 00		
	<u>\$115,638 88</u>	<u>\$116,304 83</u>	<u>\$112,827 38</u>		
				112,827 38	
Cash on deposit in banks or trust companies.....				71,956 34	
Cash on hand.....				13,760 49	
Total of collectible interest.....				4,158 44	
					<u>\$486,111 20</u>

LIABILITIES.

Amount due depositors, viz.:		
Principal.....	\$452,204 12	
Interest credited or to be credited for the six months ending with December 31, 1905.....	<u>6,862 15</u>	
		\$459,066 27
Surplus on market value.....		27,044 93
Surplus on par value, \$29,856.43.		<u>\$486,111 20</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$65,873 09
From depositors, not including interest credited.....	246,826 24
From interest on loans, deposits and investments.....	<u>20,045 28</u>

WESTCHESTER COUNTY.

317

From rents from banking house.....	\$468 00
From mortgages.....	8,600 00
From redemption of stocks and bonds.....	12,190 00
	\$354,002 61

PAYMENTS.

To depositors, including interest paid to them.....	\$194,152 31
For loans on bonds and mortgages.....	30,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$40,000).....	39,393 75
For interest (other than interest payments to depositors).....	64 65
For current expenses of the bank, viz.:	
For salaries.....	\$2,925 00
For taxes: Surplus, \$284.13; on mortgages, \$33.76..	317 89
For expenses, except taxes, of banking house: Other.	192 00
For rent of banking rooms.....	600 00
For other expenses, not including expenses for other real estate nor other expenses for banking house...	635 68
	4,670 57
Other payments, viz.: Profit and loss account, difference.....	4 50
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	85,716 83
	\$354,002 61

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	1,826
Number of accounts opened or reopened during year 1905.....	470
Number of accounts closed during the year 1905.....	315
Total number of deposits received during the year 1905.....	3,816
Total number of payments to depositors during the year 1905...	2,305
Amount deposited during the year 1905, not including interest credited for that period.....	\$246,826 24
Amount withdrawn during the year 1905.....	194,152 31
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$6,329 18
January 1, 1906.....	6,862 15
	13,191 33
Average amount of each account January 1, 1906.....	251 40
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made January 1, 1906, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record, or of a surrogate.....	3,367 50
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	14
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	2
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	14
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3½
Total earnings of the bank for the year 1905.....	\$20,649 76
Total expenses of the bank for the year 1905.....	4,670 57
Interest paid to depositors for the year 1905.....	13,191 33
Net earnings for the year 1905 over expenses and interest paid to depositors.....	2,787 86

129. WESTCHESTER COUNTY SAVINGS BANK, TARRYTOWN.

[Corner Broadway and Main street; incorporated 1853.]

ISAAC REQUA, President.

ELMORE T. WILLSEA, Treasurer.

TRUSTEES.

RICHARD B. COUTANT,
 MOSES W. TAYLOR,
 DAVID SILVER,
 EUGENE BARNES,

WILLIAM A. BURNHAM,
 ISAAC REQUA,
 FRANK V. MILLARD,
 DANIEL MCCOY,

ELMORE T. WILLSEA,
 CHARLES EDDISON,
 JOSEPH BLOUIN,
 B. F. TOMPKINS.

FINANCIAL.**RESOURCES.**

Bonds and mortgages..... **\$1,726,749 75**
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$30,000 00	\$34,343 75	\$39,000 00
District of Columbia...	50,000 00	48,100 00	\$59,000 00
Cities in other States...	100,000 00	105,290 00	100,000 00
Cities in this State....	316,500 00	326,340 05	325,250 00
Counties in this State...	84,516 18	84,856 50	84,516 18
Towns in this State....	57,000 00	59,236 00	57,000 00
Villages in this State...	300,000 00	314,730 35	303,300 00
School districts in this State.....	59,050 00	65,578 90	59,050 00
Railroad mortgage bds.	482,000 00	532,753 90	526,480 00
	<u>\$1,479,066 18</u>	<u>\$1,571,229 45</u>	<u>\$1,553,596 18</u>
			1,553,596 18

Banking house and lot, cost, \$37,635.22; book value, \$25,000;
 estimated present value..... 25,000 00
 Cash on deposit in banks or trust companies..... 268,136 37
 Cash on hand..... 39,201 99
 Total of collectible interest..... 54,263 78
 Amount of all other assets, viz.: Land contracts with accrued
 interest..... 4,646 00
\$3,671,594 07

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$3,241,991 54
Interest credited or to be credited for the six months ending with December 31, 1905.....	60,521 05
	<u>\$3,302,512 59</u>
Surplus on market value.....	369,081 48
Surplus on par value, \$294,551.48.	
	<u>\$3,671,594 07</u>

CASH TRANSACTIONS DURING THE YEAR 1905.**RECEIPTS.**

Cash on hand and in banks or trust companies January 1, 1905,
 before transactions of the day..... **\$348,924 83**
 From depositors, not including interest credited..... 828,054 67
 From interest on loans, deposits and investments..... 160,056 47
 From mortgages..... 303,141 00
 From redemption of stocks and bonds..... 136,100 00
 From real estate sold..... 5,000 00
 From all other sources, viz.:
 On account land contract..... **\$3,600 00**
 Sale of old furniture and safe..... 15 50
3,615 50
\$1,784,892 47

PAYMENTS.

To depositors, including interest paid to them.....		\$635,311 10
For loans on bonds and mortgages.....		315,150 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$454,016.18).....		505,675 25
For current expenses of the bank, viz.:		
For salaries.....	\$7,300 00	
For taxes: Banking house, \$382.94; surplus, \$3,193.96; on mortgages, \$224.07.....	3,790 97	
For expenses, except taxes, of banking house: Repairs.....	612 88	
For other expenses, not including expenses for other real estate nor other expenses for banking house.....	1,785 37	
		13,489 22
Other payments, viz.:		
Accrued interest on Chi., R. I. & Pac. R. R. Co. bonds.....	\$1,044 46	
Accrued interest on New York city bonds.....	59 93	
Amount of principal, interest and costs of foreclosure.....	4,452 29	
Accrued interest on Manhattan Elevated R. R. Co. bds.....	465 00	
Accrued interest on Chi., R. I. & Pac. R. R. Co. bds.....	115 07	
Accrued interest on St. Paul, Minneapolis & Manitoba R. R. Co. bonds.....	1,791 79	
		7,928 54
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....		307,338 36
		<u>\$1,784,892 47</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	5,868
Number of accounts opened or reopened during year 1905.....	951
Number of accounts closed during the year 1905.....	614
Total number of deposits received during the year 1905.....	8,015
Total number of payments to depositors during the year 1905.....	5,489
Amount deposited during the year 1905, not including interest credited for that period.....	\$828,054 67
Amount withdrawn during the year 1905.....	635,311 10
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$57,869 93
January 1, 1906.....	60,521 05
	118,390 98
Average amount of each account January 1, 1906.....	562 80
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made December 30, 1905, including actual deposits and interest credited, except deposits arising from society accounts, or judicial sales or trust funds, or by order of a court of record or of a surrogate.....	4,063 79
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	57
The largest amount to the credit of any account, including actual deposits and interest credited, arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	\$6,804 78
Total number of accounts specified in preceding question which exceed \$3,000, including actual deposits and interest credited.....	1
Total amount of such accounts.....	\$6,804 78
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	59
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	4
Total earnings of the bank for the year 1905.....	\$161,071 17
Total expenses of the bank for the year 1905.....	13,489 22
Interest paid to depositors for the year 1905.....	118,390 98
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>29,190 97</u>

130. YONKERS SAVINGS BANK, YONKERS.

[16 and 18 South Broadway; incorporated 1854.]

S. FRANCIS QUICK, President.

CHARLES F. HULBERT, Treasurer.

TRUSTEES.

S. FRANCIS QUICK,
WILLIAM H. THORNE,
JAMES H. WELLER,
LEANDER READ,
R. EICKEMEYER, Jr.,

JOHN EYCLERS,
ALBERT L. SKINNER,
JOHN O. CAMPBELL,
BENJ. W. STILWELL,
WILLIAM M. DICK,

JOHN BELLOWS,
N. A. WARREN,
WM. W. SCRUGHAM,
EUGENE C. CLARK,
L. J. SCHLESINGER.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$3,195,675 00
Stock and bond investments, viz.:				
	Par value.	Actual cost.	Estimated market value.	
<i>Stocks and bonds.</i>				
State of Alabama.....	\$10,000 00	\$10,219 50	\$10,000 00	
Cities in other States...	310,000 00	342,806 50	330,620 00	
Cities in this State.....	974,209 13	995,329 70	993,041 13	
Villages in this State...	53,000 00	54,446 50	54,561 10	
School districts in this State.....	47,000 00	51,249 50	49,810 00	
Railroad mortgage bds.	370,000 00	456,044 96	425,400 00	
	<u>\$1,764,209 13</u>	<u>\$1,910,096 66</u>	<u>\$1,863,432 23</u>	1,863,432 23
Banking house and lot, cost, \$75,284.53; book value, \$75,284.53; estimated present value.....				100,666 06
Other real estate, cost, \$11,552.89; book value, \$11,552.89; estimated present value.....				13,869 71
Cash on deposit in banks or trust companies.....				287,812 90
Cash on hand.....				16,713 09
Total of collectible interest.....				40,330 55
				<u>\$5,518,499 54</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$5,106,319 43	
Interest credited or to be credited for the six months ending with December 31, 1905.....	93,713 26	
		\$5,200,032 69
Surplus on market value.....		318,466 85
Surplus on par value, \$219,243.75.		
		<u>\$5,518,499 54</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1905, before transactions of the day.....	\$311,428 63
From depositors, not including interest credited.....	1,447,522 28
From interest on loans, deposits and investments.....	237,596 34
From rents from banking house.....	4,668 77
From rents from other real estate.....	1,131 30
From mortgages.....	309,070 00
From redemption of stocks and bonds.....	286,050 00
From real estate sold.....	11,350 00
From all other sources, viz.:	
Additional rent received.....	\$87 63
Profit on C., B. & Q. bonds.....	950 00
	<u>1,037 63</u>
	<u>\$2,609,854 95</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,168,214 18
For loans on bonds and mortgages.....	805,900 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$302,700).....	305,163 85
For interest (other than interest payments to depositors).....	1,054 33
For current expenses of the bank, viz.:	
For salaries.....	\$12,220 00
For taxes: Banking house, \$1,579.81; surplus, \$1,766.53; on mortgages, \$381.65.....	3,727 99
For expenses, except taxes, of banking house:	
Repairs.....	432 00
Insurance.....	211 85
Other.....	3,045 73
For expenses of other real estate, viz.:	
Repairs.....	257 05
Insurance.....	6 00
Taxes.....	399 48
Other.....	158 75
For other expenses, not including expenses for other real estate nor other expenses for banking house....	4,537 75
	24,996 60
Cash on hand and in banks or trust companies December 31, 1905, after transactions of the day.....	304,525 99
	<u>\$2,609,854 95</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1906.....	14,780
Number of accounts opened or reopened during year 1905.....	2,203
Number of accounts closed during the year 1905.....	1,527
Total number of deposits received during the year 1905.....	21,978
Total number of payments to depositors during the year 1905....	13,290
Amount deposited during the year 1905, not including interest credited for that period.....	\$1,447,522 28
Amount withdrawn during the year 1905.....	1,168,214 18
Amount of interest credited and paid for the year 1905, viz.:	
July 1, 1905.....	\$89,662 28
January 1, 1906.....	93,713 26
	183,375 54
Average amount of each account January 1, 1906.....	351 82
The largest amount due any one depositor at the date of the last trial balance of depositors' ledgers, which was made July 1, 1905, including actual deposits and interest credited, except deposits arising from society accounts or judicial sales or trust funds, or by order of a court of record or of a surrogate....	3,950 77
Number of accounts which exceeded \$3,000, including actual deposits and interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	119
Number of accounts which exceeded \$3,000, excluding interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	4
Number of accounts of all kinds exceeding \$3,000, including actual deposits and interest credited.....	119
Rate per cent. of dividends or interest to depositors during the year ending December 31, 1905.....	3 and 4
Total earnings of the bank for the year 1905.....	\$246,074 99
Total expenses of the bank for the year 1905.....	24,996 60
Interest paid to depositors for the year 1905.....	183,375 54
Net earnings for the year 1905 over expenses and interest paid to depositors.....	<u>37,702 85</u>

STATEMENT
OF THE
CONDITION OF THE SAVINGS BANKS
OF THE
STATE OF NEW YORK.

July 1, 1905, and January 1, 1906.

Statement of the Condition of the Savings Bank

NAME	Total resources.	Amount due depositors.	Other liabilities.	Surplus on market value of stocks and bonds.
ALBANY COUNTY.				
Albany City Savings Institution, The.....	\$4,651,094 97	\$4,346,504 31		\$304,590
Albany County Savings Bank, Albany.....	7,546,636 47	7,078,873 50	\$58,000 00	406,762
Albany Exchange Savings Bank, The, Albany.....	2,466,506 68	2,351,485 78	19,993 68	95,027
Albany Savings Bank, Albany.....	33,052,306 71	30,820,443 69		2,231,863
Cohoes Savings Institution.....	3,000,631 70	2,784,227 29		216,404
Home Savings Bank of the City of Albany.....	4,196,172 34	4,015,711 08	854 73	178,606
Mechanics and Farmers' Savings Bank, Albany.....	2,811,424 36	2,382,321 23	19,654 15	409,448
Mechanics' Savings Bank, Cohoes.....	1,248,549 28	1,173,486 33		75,063
National Savings Bank of the City of Albany.....	11,429,084 71	10,840,594 37		588,490
Total.....	\$70,401,407 28	\$66,793,627 58	\$96,502 56	\$4,509,277
BROOME COUNTY.				
Binghamton Savings Bank.....	\$4,447,890 04	\$4,228,467 80		\$219,422
Chenango Valley Savings Bank, Binghamton.....	732,209 89	694,512 93		37,696
Total.....	\$5,180,099 92	\$4,922,980 73		\$257,119
CAYUGA COUNTY.				
Auburn Savings Bank.....	\$5,229,951 28	\$4,887,259 33		\$342,691
Cayuga County Savings Bank, Auburn.....	3,350,000 14	3,161,502 41		188,497
Total.....	\$8,579,951 42	\$8,048,761 74		\$531,189
CHEMUNG COUNTY.				
Elmira Savings Bank.....	\$383,971 71	\$377,672 24		\$6,299
COLUMBIA COUNTY.				
Hudson City Savings Institution, The.....	\$4,478,077 04	\$4,107,229 18		\$370,847
CORTLAND COUNTY.				
Cortland Savings Bank.....	\$2,972,244 53	\$2,844,979 01		\$127,265
DUTCHESS COUNTY.				
Fishkill Savings Institute.....	\$320,681 39	\$303,099 27		\$16,582
Matteawan Savings Bank.....	542,331 01	514,288 80	\$3,129 30	24,912
Mechanics' Savings Bank, Fishkill-on-the-Hudson.....	2,308,693 34	2,074,464 69	12,148 59	221,959
Pawling Savings Bank.....	500,197 03	454,703 97		45,493
Poughkeepsie Savings Bank.....	11,833,809 37	10,914,041 43		919,767
Rhinebeck Savings Bank.....	790,915 18	726,464 23		64,450
Wappinger Savings Bank, Wappingers Falls.....	569,488 38	524,430 48	4,946 75	40,111
Total.....	\$16,886,018 70	\$15,512,092 87	\$30,224 64	\$1,333,701
ERIE COUNTY.				
Buffalo Savings Bank.....	\$25,931,050 44	\$23,428,668 45		\$2,502,381
Erie County Savings Bank, Buffalo.....	39,491,882 71	36,508,098 63		2,983,784
Western Savings Bank, Buffalo.....	7,396,176 39	6,741,396 47		654,779
Total.....	\$72,819,109 54	\$66,678,153 55		\$6,140,955
GREENE COUNTY.				
Catskill Savings Bank.....	\$2,979,184 07	\$2,751,439 37		\$227,744
JEFFERSON COUNTY.				
Jefferson County Savings Bank.....	\$6,560,064 31	\$6,172,679 41		\$387,384
Watertown Savings Bank.....	1,678,852 86	1,652,099 07		26,753
Total.....	\$8,238,917 17	\$7,824,778 48		\$414,138
KINGS COUNTY.				
Brevoort Savings Bank, Brooklyn.....	\$1,738,363 59	\$1,685,338 86		\$53,024
Brooklyn Savings Bank.....	47,431,965 25	42,022,293 60		5,409,671
Brooklyn Savings Bank, Brooklyn.....	3,762,421 47	3,634,886 62		127,534
City Savings Bank of Brooklyn, The.....	1,775,180 99	1,716,880 96		58,299

SEMI-ANNUAL STATEMENT.

325

State of New York, July 1, 1905.

	Number of open accounts July 1, 1905.	Number of accounts opened or reopened during year ending June 30, 1905.	Number of accounts closed during the year ending June 30, 1905.	Amount deposited during the year ending June 30, 1905, not including interest credited for that period	Amount withdrawn during the year ending June 30, 1905.	Amount of interest credited and paid during the year ending June 30, 1905.	Current expenses for six months.	Rate per cent. of interest or dividends for six months.
4	5,812	1,047	836	\$1,085,398 47	\$821,855 49	\$137,706 60	\$13,476 15	3 1/2
2	10,001	1,632	1,505	1,701,787 71	1,631,228 82	234,826 66	7,022 48	3 1/2
0	3,108	1,056	404	900,962 67	532,697 06	68,814 79	6,250 08	3 1/2
6	45,703	7,800	6,222	7,049,193 08	6,370,661 05	1,000,632 81	37,592 57	3 1/2
7	6,982	1,320	1,142	600,617 94	575,651 21	90,366 92	3,786 23	3 1/2
4	6,029	1,212	965	1,083,958 14	957,011 08	128,794 13	9,072 31	3 1/2
3	4,624	491	456	424,995 74	430,321 47	77,532 07	3,300 26	3 and 3/4
5	2,084	372	299	240,917 95	209,982 33	37,572 69	2,456 20	3 1/2
5	13,799	2,862	1,765	2,747,632 83	2,289,713 80	347,505 30	14,900 99	3 1/2
6	98,152	17,792	13,594	\$15,794,214 53	\$13,819,122 31	\$2,123,651 97	\$97,867 17	3 1/2
9	15,411	3,590	2,672	\$2,010,911 06	\$1,759,747 46	\$113,947 09	\$8,606 89	3 1/2
0	2,466	522	575	322,983 25	303,871 44	18,965 30	2,618 21	3 1/2
9	17,877	4,112	3,247	\$2,333,894 31	\$2,063,618 90	\$132,852 39	\$11,225 10	3 1/2
0	12,652	2,215	1,829	\$1,850,057 14	\$1,757,757 65	\$158,256 77	\$10,779 89	3 1/2
8	8,927	1,891	1,488	1,536,825 88	1,382,915 05	99,019 38	5,558 89	3 1/2
6	21,579	4,106	3,317	\$3,386,983 02	\$3,140,672 70	\$257,276 15	\$16,338 78	3 1/2
7	2,023	1,096	731	\$252,027 16	\$195,472 01	\$10,330 99	\$1,257 60	3 1/2
0	9,188	1,485	1,190	\$1,040,005 53	\$861,203 89	\$130,922 69	\$4,618 48	3 1/2
5	9,235	1,907	1,552	\$1,181,879 98	\$1,054,497 46	\$88,409 91	\$7,433 94	3 1/2
6	720	83	58	\$44,930 71	\$46,809 57	\$10,288 22	\$913 74	3 1/2
5	1,379	211	203	122,559 94	112,252 57	16,667 50	1,473 18	3 1/2
6	4,524	565	496	338,988 84	385,162 70	69,078 22	4,170 82	3 1/2
6	1,557	211	159	84,613 37	76,310 74	16,043 21	985 81	3 1/2
1	22,768	2,340	1,795	1,852,547 07	1,975,361 64	390,902 21	10,572 48	3 1/2 and 4
4	2,590	279	220	153,801 17	134,017 13	23,966 31	1,873 91	3 and 4
4	1,537	195	174	137,063 89	128,087 36	18,953 43	1,475 57	3 and 4
2	35,075	3,684	3,095	\$2,734,504 99	\$2,858,001 71	\$536,799 10	\$21,465 51	3 1/2
4	43,727	10,295	7,686	\$8,103,691 56	\$7,362,474 63	\$744,829 98	\$37,750 82	3 1/2
10	74,224	16,682	12,293	12,171,191 57	11,003,819 89	1,152,740 27	52,588 82	3 1/2
12	10,069	1,652	1,099	2,251,651 43	2,013,282 20	215,462 79	11,955 42	3 1/2
15	128,020	28,629	21,078	\$22,526,534 56	\$20,379,576 72	\$2,113,053 04	\$102,304 06	3 1/2
10	6,187	1,007	804	\$784,315 42	\$662,772 16	\$89,413 50	\$3,250 70	3 1/2
16	21,705	3,424	2,267	\$1,824,992 74	\$1,721,096 76	\$204,628 56	\$9,692 73	3 and 4
17	4,053	1,346	732	963,993 03	472,923 26	53,754 84	1,991 25	3 and 4
18	25,758	4,770	3,019	\$2,488,985 77	\$2,194,020 02	\$258,383 40	\$11,683 98	3 1/2
19	7,732	2,171	1,354	\$870,566 90	\$698,867 18	\$47,944 28	\$4,717 85	3 1/2
19	65,065	11,021	9,252	10,759,213 26	9,825,679 84	1,525,497 44	39,870 52	4
12	9,947	2,270	1,577	1,631,818 04	1,394,018 86	106,001 83	8,144 40	3 1/2
19	6,496	1,804	1,453	846,032 37	750,705 55	50,917 72	5,191 11	3 1/2

STATEMENT

OF THE

CONDITION OF THE SAVINGS BANKS

OF THE

STATE OF NEW YORK.

July 1, 1905, and January 1, 1906.

Statement of the Condition of the Savings B

NAME	Total resources.	Amount due depositors.	Other liabilities.	Surplus on market value
ALBANY COUNTY.				
Albany City Savings Institution, The.....	\$4,651,094 97	\$4,346,504 31		\$304,590 66
Albany County Savings Bank, Albany.....	7,546,636 47	7,078,873 50	\$58,000 00	409,762 97
Albany Exchange Savings Bank, The, Albany.....	2,466,508 68	2,351,485 78	19,993 68	95,029 22
Albany Savings Bank, Albany.....	33,052,306 71	30,820,443 69		2,231,863 02
Cohoes Savings Institution.....	3,000,631 76	3,784,227 29		211,196 47
Home Savings Bank of the City of Albany.....	4,195,172 34	4,015,711 08	854 73	178,606 53
Mechanics and Farmers' Savings Bank, Albany.....	2,811,424 36	2,382,321 23	19,654 15	409,448 98
Mechanics' Savings Bank, Cohoes.....	1,248,549 28	1,173,466 33		75,082 95
National Savings Bank of the City of Albany.....	11,429,084 71	10,840,594 37		588,490 34
Total.....	\$70,401,407 28	\$65,793,627 58	\$98,502 56	\$4,505,277 14
BROOME COUNTY.				
Binghamton Savings Bank.....	\$4,447,880 04	\$4,228,467 80		\$219,412 24
Chenango Valley Savings Bank, Binghamton.....	732,209 88	694,512 93		37,696 95
Total.....	\$5,180,089 92	\$4,922,980 73		\$257,109 19
CAYUGA COUNTY.				
Auburn Savings Bank.....	\$5,229,951 28	\$4,837,259 33		\$392,691 95
Cayuga County Savings Bank, Auburn.....	3,350,000 14	3,161,502 41		188,497 73
Total.....	\$8,579,951 42	\$8,048,761 74		\$531,189 68
CHEMUNG COUNTY.				
Elmira Savings Bank.....	\$383,971 71	\$377,672 24		\$6,299 47
COLUMBIA COUNTY.				
Hudson City Savings Institution, The.....	\$4,478,077 04	\$4,107,229 18		\$370,847 86
CORTLAND COUNTY.				
Cortland Savings Bank.....	\$2,972,244 53	\$2,844,979 01		\$127,265 52
DUTCHESS COUNTY.				
Fishkill Savings Institute.....	\$320,681 39	\$303,699 27		\$16,982 12
Matteawan Savings Bank.....	542,331 01	514,288 80	\$3,129 30	\$24,912 91
Mechanics' Savings Bank, Fishkill-on-the-Hudson.....	2,308,593 34	2,074,464 69	12,148 50	\$221,979 15
Pawling Savings Bank.....	500,197 03	454,703 97		\$45,493 06
Poughkeepsie Savings Bank.....	11,833,809 37	10,914,041 43		\$919,767 94
Rhinebeck Savings Bank.....	790,915 18	726,464 23		\$64,450 95
Wappinger Savings Bank, Wappingers Falls.....	569,488 38	534,430 48	4,946 75	\$34,111 15
Total.....	\$16,866,018 70	\$15,512,092 87	\$30,224 64	\$1,323,701 19
ERIE COUNTY.				
Buffalo Savings Bank.....	\$25,931,060 44	\$23,428,668 45		\$2,502,391 99
Erie County Savings Bank, Buffalo.....	39,491,882 71	36,506,088 63		2,985,794 08
Western Savings Bank, Buffalo.....	7,366,176 39	6,741,396 47		624,779 92
Total.....	\$72,819,109 54	\$66,675,153 55		\$6,143,955 99
GREENE COUNTY.				
Catskill Savings Bank.....	\$2,979,184 07	\$2,751,439 37		\$227,744 70
JEFFERSON COUNTY.				
Jefferson County Savings Bank.....	\$6,500,064 31	\$6,172,679 41		\$327,384 90
Watertown Savings Bank.....	1,678,852 86	1,652,099 07		26,753 79
Total.....	\$8,238,917 17	\$7,824,778 48		\$414,138 69
KINGS COUNTY.				
Brevoort Savings Bank, Brooklyn.....	\$1,738,363 59	\$1,685,338 88		\$53,024 71
Brooklyn Savings Bank.....	47,431,965 25	42,022,863 00		5,409,102 25
Brooklyn Savings Bank, Brooklyn.....	3,702,421 47	3,624,860 62		77,560 85
Brooklyn Savings Bank of Brooklyn, The.....	1,775,180 99	1,716,860 96		58,319 03

SEMI-ANNUAL STATEMENT.

329

of the State of New York, July 1, 1905—Concluded.

Surplus on per value of stocks and bonds.	Number of open accounts July 1, 1905.	Number of accounts opened or reopened during year ending June 30, 1905.	Number of accounts closed during the year ending June 30, 1905.	Amount deposited during the year ending June 30, 1905, not including in- terest credited for that period.	Amount withdrawn during the year ending June 30, 1905.	Amount of interest credited and paid during the year ending June 30, 1905.	Current expenses for six months.	Rate per cent. of interest or dividends for six months.
\$179,936 66 3,409 40	7,863 1,330	1,747 761	1,928 552	\$1,080,760 86 212,429 34	\$1,888,921 51 182,560 27	\$103,343 59 8,986 31	\$4,661 09 1,900 55	3 and 3/4
\$183,346 06	9,193	2,508	2,480	\$1,893,190 20	\$2,071,481 78	\$112,329 90	\$6,561 64	3 and 3/4
\$57,010 22 247,694 82 722,419 94	4,275 5,398 31,014	1,030 1,054 5,334	780 909 4,221	\$581,095 63 586,863 70 3,179,794 98	\$521,620 43 545,340 74 2,709,992 02	\$56,865 97 80,871 75 393,824 20	\$3,361 10 5,811 92 17,108 43	3 3/4 3 3/4 3 3/4
\$1,087,174 96	40,667	7,427	5,910	\$4,346,754 31	\$3,776,953 19	\$531,561 92	\$26,281 45	3 and 3/4
\$817,732 97 43,656 40 778,982 46	50,510 2,630 23,490	9,577 252 4,041	8,217 150 3,481	\$6,411,138 24 338,700 28 3,449,746 55	\$5,864,830 72 277,205 70 3,262,457 94	\$706,338 53 22,108 68 388,560 70	\$46,579 84 2,219 32 22,456 17	3 3/4 3 3/4 3 3/4
\$1,641,361 83	76,930	13,870	11,848	\$10,199,585 07	\$9,404,494 36	\$1,115,007 91	\$71,255 33	3 and 3/4
\$8,500 33 36,342 83 63,865 12 989,032 94 38,023 54 26,022 15	963 2,715 8,753 16,530 2,346 3,289	189 444 1,116 1,900 298 372	105 360 943 1,287 261 257	\$94,590 33 244,601 24 464,932 42 1,655,273 85 158,809 09 222,371 94	\$77,596 26 226,606 75 495,860 62 1,260,906 94 151,696 15 239,398 91	\$9,653 46 29,529 70 69,945 84 342,960 77 25,126 92 42,004 97	\$541 55 1,843 71 3,056 85 10,085 14 1,348 77 1,757 17	3 and 4 3 3/4 3 and 3/4 3 and 4 3 and 4 3 and 4
\$1,174,396 91	34,006	4,289	3,213	\$2,840,578 87	\$2,452,065 03	\$519,221 66	\$18,633 19	3 and 3/4
\$81,497 94 67,582 66 61,529 25	4,380 5,828 4,815	1,146 1,149 1,162	792 896 942	\$565,115 44 895,526 14 766,664 18	\$571,517 82 812,237 66 646,061 65	\$37,261 02 77,839 06 73,920 52	\$3,306 63 3,959 11 7,239 40	3 1/2 and 4 3 1/2 3 1/2
\$210,619 85	15,023	3,457	2,630	\$2,217,335 76	\$2,029,817 13	\$189,020 60	\$14,505 14	3 and 3/4
\$31,403 21	1,723	345	248	\$109,466 21	\$104,549 93	\$14,377 30	\$956 24	3 and 3/4
\$71,056 25 141,286 76 198,530 19 38,745 44	2,407 6,780 13,584 4,885	336 1,325 4,077 987	222 916 3,282 617	\$290,960 20 1,095,665 96 1,954,349 33 560,076 12	\$211,723 67 944,734 20 1,698,154 41 444,056 72	\$34,842 78 93,733 37 94,046 44 57,667 52	\$2,230 95 6,398 71 6,023 42 4,297 23	3 1/2 and 4 3 3/4 3 3/4 3 1/2 and 4
\$464,652 74	27,656	6,725	5,137	\$3,901,071 61	\$3,298,669 00	\$280,290 11	\$18,950 31	3 and 3/4
\$825,563 85	23,276	3,718	3,490	\$2,061,935 06	\$2,104,351 95	\$354,988 87	\$13,599 52	3 3/4
\$18,743 60 173,264 96	2,773 8,639	693 1,275	378 992	\$354,450 75 1,034,717 62	\$296,096 35 917,305 31	\$15,528 20 78,385 46	\$2,242 13 10,928 96	3 3/4 3 3/4
\$191,996 56	11,412	1,968	1,370	\$1,389,168 37	\$1,212,401 66	\$93,913 66	\$13,171 09	3 and 3/4
\$124,169 63	17,579	4,548	3,335	\$2,309,678 74	\$2,056,852 10	\$150,732 13	\$7,745 16	3 3/4
\$36,976 67	2,550	501	408	\$245,419 14	\$212,372 96	\$13,227 38	\$1,545 40	3
\$370,308 00 94,933 15 398,184 89 8,878 41	7,527 3,341 5,104 3,136	902 351 542 773	632 229 299 342	\$971,058 40 296,298 96 620,748 37 391,759 23	\$728,047 11 245,106 48 518,335 47 229,568 73	\$155,191 86 45,643 82 143,702 82 33,367 98	\$6,462 95 2,168 41 6,287 94 2,127 09	4 4 4 3 1/2 and 4
\$836,976 45	19,108	2,568	1,802	\$2,278,864 96	\$1,721,047 79	\$377,906 48	\$17,046 99	3 and 3/4

Statement of the Condition of the Savings Banks

NAME	Total resources.	Amount due depositors.	Other liabilities.	Surplus on market value of stocks and bonds.
TOMPKINS COUNTY.				
Ithaca Savings Bank.....	\$2,745,346 59	\$2,466,312 44	\$112 87	\$278,921 28
ULSTER COUNTY.				
Ellenville Savings Bank.....	\$1,399,678 97	\$1,314,753 98		\$84,924 99
Kingston Savings Bank.....	2,240,314 82	2,101,717 03		138,597 79
New Paltz Savings Bank.....	1,389,699 96	1,333,198 28		56,501 68
Rondout Savings Bank, Kingston.....	2,489,161 58	2,282,995 17	\$2,150 00	204,016 41
Saugerties Savings Bank.....	1,454,044 22	1,299,363 82		154,680 40
Ulster County Savings Institution, Kingston.....	3,179,270 49	3,044,005 12		135,271 37
Total.....	\$12,152,176 04	\$11,376,033 40	\$2,150 00	\$773,992 64
WESTCHESTER COUNTY.				
Eastchester Savings Bank, Mount Vernon.....	\$1,160,830 71	\$1,150,012 46	\$5 00	\$16,813 25
Greenburgh Savings Bank, Dobbs Ferry.....	412,673 98	396,073 92		16,600 06
Home Savings Bank, The, White Plains.....	2,239,987 85	2,184,768 15		55,219 70
Peekskill Savings Bank.....	4,315,457 72	3,985,761 23		329,696 49
People's Savings Bank of the Town of Yonkers.....	4,157,122 50	3,991,064 94		166,057 56
Port Chester Savings Bank, The.....	2,277,162 61	2,123,625 04		153,537 57
Sing Sing Savings Bank, Ossining.....	2,985,470 27	2,716,678 47		268,791 80
Union Savings Bank of Westchester County, Mamaroneck.....	452,438 48	425,773 06		26,665 42
Westchester County Savings Bank, Tarrytown.....	3,521,211 86	3,162,416 14		358,795 72
Yonkers Savings Bank.....	5,298,190 37	4,989,534 30		308,656 07
Total.....	\$26,826,540 35	\$25,126,307 73	\$5 00	\$1,700,233 62
Grand totals for the State.....	\$1,367,692,595 41	\$1,252,928,299 82	\$624,769 51	\$114,139,526 08

*Three banks in the list have a deficit on par values aggregating \$21,804.86, occasioned by the payment by the banks of bonds in resources at par instead of at market value.

of the State of New York, July 1, 1905—Continued.

Surplus on par value of stocks and bonds.	Number of open accounts July 1, 1905.	Number of accounts opened or reopened during year ending June 30, 1905.	Number of accounts closed during the year ending June 30, 1905.	Amount deposited during the year ending June 30, 1905, not including interest credited for that period.	Amount withdrawn during the year ending June 30, 1905.	Amount of interest credited and paid during the year ending June 30, 1905.	Current expenses for six months.	Rate per cent of interest or dividends for six months.
\$1,700,582 67	68,488	12,493	10,723	\$9,059,895 31	\$8,210,452 02	\$990,550 45	\$102,008 48	3 3/4
267,390 55	11,957	2,403	1,873	2,298,017 76	1,999,024 16	300,318 09	14,328 97	3 3/4
231,744 48	13,917	3,103	2,571	1,975,877 09	1,659,695 31	160,887 46	11,941 45	3 3/4
4,285 09	9,549	3,382	2,113	1,370,765 96	1,146,487 47	49,569 51	3,549 95	3 3/4
150,275 37	6,150	1,516	1,062	838,323 73	697,276 89	59,106 36	5,534 76	3 and 4
229,009 90	13,751	2,471	1,934	2,442,774 43	2,144,147 86	214,929 94	19,011 71	3 3/4
284,532 65	26,899	5,192	4,103	4,419,623 48	3,961,258 40	269,069 46	16,071 43	3 3/4
263 84	6,737	3,170	2,070	789,942 77	624,568 80	28,467 68	3,539 09	3 3/4
524,623 44	12,339	2,717	2,161	1,905,123 76	1,825,801 16	142,886 76	14,077 50	3 3/4
300 31	785	993	208	96,476 79	34,423 95	699 89		4
841,963 69	14,090	2,474	1,940	3,300,060 92	2,540,406 10	362,468 12	13,633 74	4
2,018,709 17	33,099	5,924	5,572	4,293,904 22	4,419,876 55	600,144 10	28,658 95	4
5,256,931 84	96,583	14,073	12,380	13,404,371 57	13,012,146 61	1,498,475 71	47,031 37	3 3/4
\$14,999,699 51	404,143	77,677	62,116	\$40,172,818 96	\$54,985,436 71	\$6,305,534 80	\$337,911 28	.....
\$118,207 99	6,042	1,318	942	\$768,632 27	\$555,041 00	\$62,469 55	\$4,450 78	3 3/4
\$150,673 84	18,497	7,544	3,294	\$2,434,155 20	\$1,717,922 09	\$169,829 65	\$17,675 20	3 3/4 and 4
220,372 73	7,127	937	913	862,200 54	870,929 71	126,224 63	9,128 87	3 3/4 and 4
1,069,952 68	36,023	6,367	4,701	4,065,842 99	4,030,520 92	560,454 15	35,324 19	3 3/4 and 4
1,512,767 49	45,113	8,488	7,924	4,893,712 47	5,337,994 01	664,636 00	38,726 94	3 3/4
\$2,964,776 74	106,700	23,306	16,832	\$12,245,911 20	\$11,957,367 33	\$1,530,164 43	\$100,855 20	.....
\$54,807 06	9,933	2,218	1,465	\$1,365,898 06	\$943,298 51	\$101,559 29	\$4,076 81	3 3/4
\$45,790 62	2,295	288	174	\$232,340 53	\$232,216 00	\$37,271 47	\$1,098 21	4
825,196 46	6,647	1,602	1,150	\$926,151 81	\$788,602 72	\$68,006 96	\$7,999 85	3 3/4
5,529,217 27	154,035	20,244	17,530	16,896,945 20	13,597,776 19	2,827,162 77	54,416 76	4
6,539,283 76	148,500	28,001	21,611	22,754,302 51	19,714,165 76	3,354,371 13	72,247 20	4
322,993 49	11,607	2,096	1,318	3,002,095 67	2,145,438 45	346,495 87	18,693 07	4
1,403,736 53	29,377	5,399	5,714	4,990,234 45	5,428,144 28	457,657 65	30,796 24	3 3/4
417,094 00	23,254	9,295	6,010	2,881,903 43	2,089,831 00	108,348 52	9,817 32	4
2,663,180 07	68,082	18,056	16,834	10,467,127 11	10,231,496 13	974,544 55	39,133 22	3 3/4
2,410,734 07	23,594	5,036	3,122	6,782,544 36	4,376,627 28	764,042 62	19,737 68	4
6,722,158 29	106,388	21,337	14,321	25,393,080 02	17,688,474 63	2,831,136 57	81,991 48	3 and 3 3/4
35,052 56	15,947	5,609	4,221	1,776,878 92	1,518,236 51	79,378 58	7,987 99	3 3/4
109,227 61	16,512	4,396	3,024	3,274,412 42	2,759,595 61	194,248 14	16,460 07	3 3/4
739,717 22	42,963	9,102	7,013	5,593,302 40	4,747,644 54	497,663 95	23,824 05	3 3/4
4,868,986 59	121,684	21,949	19,063	16,928,251 65	16,526,657 74	1,938,820 13	98,412 35	3 3/4
3,860,152 96	96,417	15,996	12,448	12,231,318 47	9,038,059 97	1,434,025 66	48,919 77	3 3/4
651,169 44	44,937	11,646	9,380	6,044,832 47	5,228,235 38	436,918 02	20,228 56	3 3/4
477,386 66	30,091	6,167	3,476	7,038,454 72	5,134,268 51	823,132 84	23,192 28	3 and 4
12,308 09	6,200	3,012	2,062	1,244,036 81	1,055,894 56	38,447 65	6,445 51	3 and 4
778 20	1,417	849	449	250,985 39	117,440 59	7,693 39		4
696,656 91	22,126	3,264	3,421	3,586,724 79	3,800,814 20	382,511 21	31,660 01	3 3/4
513,362 70	15,420	1,789	2,224	2,404,171 53	3,147,217 01	347,594 86	17,507 18	3 3/4
1,807,767 97	36,677	8,495	5,731	5,964,716 16	5,113,990 86	702,640 37	27,717 34	3 3/4 and 4
252,381 22	17,094	3,342	2,060	2,404,174 50	2,142,109 24	241,780 76	12,417 02	3 3/4 and 4
1,968 29	390	419	29	49,848 44	4,788 96	203 83	2,236 40	4
5,585,537 98	97,420	16,143	18,325	14,050,054 05	12,600,411 71	2,404,411 72	45,479 61	3 3/4
892,372 22	87,786	19,951	17,234	8,299,399 58	7,947,290 53	815,430 80	43,316 87	3 3/4
1,626,729 91	12,950	1,793	2,040	2,074,771 37	2,248,639 31	287,745 64	15,912 98	3 3/4
35,651 11	10,053	3,093	2,529	3,323,328 34	1,149,818 29	72,069 14	6,871 16	3 3/4
4,447 02	4,577	2,279	1,425	554,251 87	395,375 56	18,319 02	3,184 38	3 3/4 and 4
34,524 66	8,769	2,230	1,798	1,020,612 05	882,727 41	56,496 76	8,242 26	3 3/4
\$46,665,142 79	1,250,884	252,502	201,642	\$190,279,418 49	\$161,619,724 96	\$22,911,889 10	\$793,908 61	.....

Statement of the Condition of the Savings Bank

NAME	Total resources.	Amount due depositors.	Other liabilities.	Surplus on market value of stocks and bonds.
NIAGARA COUNTY.				
Farmers and Mechanics' Savings Bank, Lockport.....	\$3,442,314 04	\$3,184,647 07		\$257,666 97
Niagara County Savings Bank, Niagara Falls.....	311,871 30	306,271 90		5,599 40
Total.....	\$3,754,185 34	\$3,490,918 97		\$263,266 37
ONEIDA COUNTY.				
Oneida County Savings Bank, Rome.....	\$1,837,058 94	\$1,771,714 85		\$65,344 09
Rome Savings Bank.....	2,735,708 12	2,450,031 12	\$5,500 00	280,177 00
Savings Bank of Utica, The.....	13,738,451 26	12,366,629 07	7,866 15	1,363,956 04
Total.....	\$18,311,218 32	\$16,588,375 04	\$13,366 15	\$1,709,477 13
ONONDAGA COUNTY.				
Onondaga County Savings Bank, Syracuse.....	\$23,046,163 27	\$21,645,120 55		\$1,401,042 72
Skaneateles Savings Bank.....	754,024 59	705,039 59		50,985 00
Syracuse Savings Bank.....	12,786,613 79	11,828,387 25	12,881 00	945,445 54
Total.....	\$36,588,801 65	\$34,178,447 39	\$12,881 00	\$3,397,473 26
ORANGE COUNTY.				
Cornwall Savings Bank.....	\$289,421 92	\$278,213 97		\$11,207 95
Goshen Savings Bank.....	973,552 06	933,006 23		40,545 83
Middletown Savings Bank.....	2,337,690 70	2,307,275 58		130,415 12
Newburgh Savings Bank.....	10,769,231 86	9,527,946 92		1,241,284 94
Walden Savings Bank.....	772,851 32	712,032 78		60,818 54
Warwick Savings Bank.....	1,232,012 07	1,168,264 92		63,747 15
Total.....	\$16,374,759 93	\$14,826,743 40		\$1,548,016 53
OSWEGO COUNTY.				
Fulton Savings Bank.....	\$1,236,882 50	\$1,140,433 31		\$96,449 19
Oswego City Savings Bank.....	2,522,905 01	2,348,095 35		174,809 66
Oswego County Savings Bank.....	2,453,928 75	2,300,377 39		153,551 36
Total.....	\$6,213,716 26	\$5,797,906 05		\$415,810 21
PUTNAM COUNTY.				
Putnam County Savings Bank, Brewster.....	\$509,220 38	\$468,497 30		\$40,723 08
QUEENS COUNTY.				
College Point Savings Bank.....	\$1,114,129 08	\$1,018,766 48		\$95,362 60
Jamaica Savings Bank.....	3,309,488 01	3,107,349 25		202,138 76
Long Island City Savings Bank.....	3,512,108 67	3,248,277 30		263,831 37
Queens County Savings Bank, The, Flushing.....	1,819,254 65	1,719,452 84		99,801 81
Total.....	\$9,754,980 41	\$9,093,845 87		\$661,134 54
RENSSELAER COUNTY.				
Troy Savings Bank.....	\$12,020,390 65	\$10,806,833 55	\$90,210 05	\$1,123,347 05
RICHMOND COUNTY.				
Richmond County Savings Bank, West New Brighton.....	\$587,978 50	\$562,135 78		\$25,842 72
Statens Island Savings Bank, The, Stapleton.....	2,770,843 47	2,592,458 51		178,384 96
Total.....	\$3,358,821 97	\$3,154,594 29		\$204,227 68
SCHENECTADY COUNTY.				
Schenectady Savings Bank.....	\$5,267,158 97	\$5,089,786 62		\$177,372 35
SENECA COUNTY.				
Seneca Falls Savings Bank.....	\$533,793 99	\$492,594 17		\$41,199 82
SUFFOLK COUNTY.				
Riverhead Savings Bank.....	\$4,072,412 24	\$4,211,470 64		\$400,941 60
Harbor Savings Bank.....	1,342,197 99	1,243,409 84		98,788 15
And Savings Bank.....	4,288,614 99	3,823,183 03		465,431 96
Savings Bank of Patchogue.....	1,029,988 82	1,004,323 47		25,665 35
Total.....	\$11,333,214 04	\$10,282,386 98		\$1,050,223 46

SEMI-ANNUAL STATEMENT.

329

of the State of New York, July 1, 1905—Concluded.

Surplus on par value of stocks and bonds.	Number of open accounts July 1, 1905.	Number of accounts opened or reopened during year ending June 30, 1905.	Number of accounts closed during the year ending June 30, 1905.	Amount deposited during the year ending June 30, 1905, not including interest credited for that period.	Amount withdrawn during the year ending June 30, 1905.	Amount of interest credited and paid during the year ending June 30, 1905.	Current expenses for six months.	Rate per cent of interest or dividends for six months.
\$179,936 66 3,409 40	7,863 1,330	1,747 761	1,928 552	\$1,680,760 86 212,429 34	\$1,868,921 51 182,500 27	\$103,343 59 8,986 31	\$4,681 09 1,900 55	3 and 3/4
\$152,346 06	9,193	2,508	2,480	\$1,893,190 20	\$2,071,481 78	\$112,329 90	\$6,561 64	3 and 3/4
\$57,060 22 247,694 82 732,419 94	4,275 5,286 31,014	1,039 1,054 5,334	780 909 4,221	\$581,095 63 585,863 70 3,179,794 98	\$521,620 43 545,340 74 2,709,992 02	\$56,845 97 80,871 75 393,824 20	\$3,361 10 5,811 92 17,108 43	3 and 3/4
\$1,007,174 98	40,687	7,427	5,910	\$4,346,754 31	\$3,776,953 19	\$531,561 92	\$26,281 45	3 and 3/4
\$817,752 97 45,656 40 779,952 46	50,810 2,630 23,460	9,577 252 4,041	8,217 150 3,481	\$6,411,138 24 339,700 28 3,449,746 56	\$5,864,830 72 277,205 70 3,262,457 94	\$706,338 53 22,108 68 396,580 70	\$40,579 84 2,219 32 22,456 17	3 and 3/4
\$1,441,351 83	76,930	13,870	11,848	\$10,199,585 07	\$9,404,494 36	\$1,115,007 91	\$71,255 33	3 and 3/4
88,500 33 36,342 83 32,856 12 989,032 94 56,023 54 26,622 15	963 2,715 5,783 16,539 2,346 3,289	150 444 1,116 1,900 298 372	105 260 943 1,287 261 267	\$94,500 33 244,001 24 464,932 42 1,655,273 85 158,909 09 222,371 94	\$77,506 26 226,006 75 495,800 62 1,360,906 04 151,696 15 239,398 91	\$9,653 46 29,529 70 69,945 84 342,960 77 25,126 92 42,004 97	\$541 55 1,843 71 3,056 85 10,085 14 1,348 77 1,757 17	3 and 4 3 and 3/4 3 and 3/4 3 and 4 3 and 4 3 and 4
\$1,174,384 91	34,605	4,289	3,213	\$2,840,578 87	\$2,452,065 63	\$519,221 66	\$18,633 19	3 and 3/4
\$81,497 94 67,392 66 61,529 25	4,390 5,826 4,815	1,146 1,149 1,162	792 886 942	\$585,115 44 845,526 14 766,694 18	\$571,517 82 812,237 66 646,061 65	\$37,261 02 77,839 06 73,920 52	\$3,306 63 3,950 11 7,239 40	3 and 4 3 and 3/4 3 and 3/4
\$210,619 85	15,023	3,457	2,630	\$2,217,335 76	\$2,029,817 13	\$189,020 60	\$14,505 14	3 and 3/4
\$31,403 21	1,723	345	248	\$109,460 21	\$104,549 93	\$14,377 30	\$956 24	3 and 3/4
\$71,056 35 141,289 76 186,580 19 53,745 44	2,407 6,780 13,584 4,685	336 1,325 4,077 967	222 916 3,282 617	\$290,980 20 1,095,605 96 1,954,349 33 560,076 12	\$211,723 67 944,734 20 1,698,154 41 444,056 72	\$34,842 78 93,733 37 94,046 44 57,667 52	\$2,230 95 6,398 71 6,023 42 4,297 23	3 and 4 3 and 3/4 3 and 3/4 3 and 4
\$464,683 74	27,656	6,725	5,137	\$3,901,071 61	\$3,298,069 00	\$280,290 11	\$18,950 31	3 and 3/4
\$825,553 85	23,276	3,718	3,400	\$2,081,935 08	\$2,104,351 95	\$354,988 87	\$13,599 52	3 and 3/4
\$18,743 80 173,254 96	2,773 8,636	668 1,275	378 992	\$354,450 75 1,034,717 62	\$295,096 35 917,305 31	\$15,528 20 78,385 46	\$2,242 13 10,928 96	3 and 3/4
\$191,996 56	11,412	1,906	1,370	\$1,389,168 37	\$1,212,401 66	\$93,913 66	\$13,171 09	3 and 3/4
\$134,109 63	17,579	4,548	3,335	\$2,399,678 74	\$2,056,852 10	\$150,732 13	\$7,745 16	3 and 3/4
\$35,976 67	2,550	501	406	\$245,419 14	\$212,372 96	\$13,227 38	\$1,565 40	3 and 3/4
\$370,309 00 94,903 15 309,184 86 5,878 41	7,527 3,341 5,104 3,136	902 351 542 773	632 229 299 342	\$971,058 40 295,298 96 620,748 37 391,759 23	\$728,047 11 245,106 48 518,335 47 229,558 73	\$155,191 86 45,643 82 143,702 82 33,367 98	\$6,462 95 2,108 41 0,287 94 2,127 69	4 4 4 3 and 4
\$836,975 46	19,108	2,506	1,802	\$2,278,864 96	\$1,721,047 79	\$377,906 48	\$17,046 99	3 and 3/4

Statement of the Condition of the Savings Banks

NAME	Total resources.	Amount due depositors.	Other liabilities.	Surplus on market value of stocks and bonds.
TOMPKINS COUNTY.				
Ithaca Savings Bank.....	\$2,745,346 59	\$2,466,312 44	\$112 87	\$278,921
ULSTER COUNTY.				
Ellenville Savings Bank.....	\$1,399,678 97	\$1,314,753 98		\$84,924
Kingston Savings Bank.....	2,240,314 82	2,101,717 03		138,597
New Paltz Savings Bank.....	1,389,099 96	1,333,198 28		55,901
Rondout Savings Bank, Kingston.....	2,489,161 58	2,282,995 17	\$2,150 00	204,016
Saugerties Savings Bank.....	1,454,044 22	1,299,363 82		154,680
Ulster County Savings Institution, Kingston.....	3,179,276 49	3,044,005 12		135,271
Total.....	\$12,162,176 04	\$11,376,033 40	\$2,150 00	\$778,992
WESTCHESTER COUNTY.				
Eastchester Savings Bank, Mount Vernon.....	\$1,166,830 71	\$1,150,012 46	\$5 00	\$16,813
Greenburgh Savings Bank, Dobbs Ferry.....	412,673 98	396,673 92		16,000
Home Savings Bank, The, White Plains.....	2,239,987 85	2,184,768 15		55,219
Peekskill Savings Bank.....	4,315,457 72	3,985,761 23		329,696
People's Savings Bank of the Town of Yonkers.....	4,157,122 50	3,991,064 94		166,057
Port Chester Savings Bank, The.....	2,277,162 61	2,123,625 04		153,537
Sing Sing Savings Bank, Ossining.....	2,935,470 27	2,716,678 47		268,791
Union Savings Bank of Westchester County, Mamaroneck.....	452,438 48	425,773 08		26,665
Westchester County Savings Bank, Tarrytown.....	3,521,211 86	3,162,416 14		358,795
Yonkers Savings Bank.....	5,298,190 37	4,989,534 30		308,656
Total.....	\$26,826,548 35	\$25,126,307 73	\$5 00	\$1,700,233
Grand totals for the State.....	\$1,367,092,595 41	\$1,252,928,299 82	\$624,769 51	\$114,139,536

*Three banks in the list have a deficit on par values aggregating \$21,804.86, occasioned by the payment by the banks of stocks and bonds in resources at par instead of at market value.

of the State of New York, July 1, 1905—Concluded.

Surplus on par value of stocks and bonds.	Number of open accounts July 1, 1905.	Number of accounts opened or reopened during the year 1905.	Number of accounts closed during the year 1905.	Amount deposited during the year ending June 30, 1905, not including in- terest credited for that period.	Amount withdrawn during the year ending June 30, 1905.	Amount of interest credited and paid during the year ending June 30, 1905.	Current expenses for six months.	Rate per cent. of interest or dividends for six months
\$156,118 16	8,782	2,022	1,735	\$1,108,100 21	\$1,003,818 62	\$69,182 18	\$6,766 76	1
\$57,632 49	4,850	518	365	\$306,188 40	\$271,337 11	\$40,250 97	\$2,857 20	3 and 3/4
129,179 62	4,069	763	477	581,408 38	444,288 00	67,066 17	4,653 20	3 3/4
26,468 06	2,578	258	249	205,347 02	235,507 72	44,318 81	2,634 39	3 and 3/4
156,092 31	5,294	1,061	810	695,808 62	594,020 13	73,430 40	4,568 32	3 3/4
184,660 40	3,201	439	315	298,344 48	247,861 83	41,465 86	1,563 14	3 3/4
99,433 91	7,253	1,102	877	681,048 47	571,615 26	98,289 15	8,957 52	3 3/4
\$633,486 81	27,245	4,141	3,093	\$2,768,145 37	\$2,304,580 05	\$364,821 42	\$25,223 77	.....
\$23,821 25	5,005	699	652	\$496,223 60	\$476,342 34	\$37,053 48	\$7,495 67	3 and 4/5
13,137 06	1,426	268	165	143,874 76	107,017 28	12,697 07	1,577 59	3 3/4
48,354 20	5,736	1,750	1,004	938,310 42	698,412 93	73,480 68	5,581 37	4
289,969 49	8,051	1,020	758	1,037,331 20	862,644 15	142,903 18	6,018 77	4
127,854 73	11,374	2,237	1,058	1,373,764 41	1,131,077 58	137,434 73	7,147 61	3 and 4/5
143,683 40	6,071	1,544	1,161	854,187 99	623,396 06	71,278 55	4,375 90	4
240,489 80	5,013	802	625	742,525 12	581,274 40	96,469 07	3,982 50	4
27,962 90	1,764	419	289	202,946 44	160,159 23	12,306 14	2,309 84	3 3/4
323,395 72	5,721	853	609	757,009 84	627,060 69	113,045 06	5,667 10	4
202,034 07	14,489	1,947	1,312	1,297,073 78	1,078,588 33	175,312 28	11,779 99	3 and 4/5
\$1,440,502 62	64,650	11,539	7,633	\$7,845,307 66	\$6,335,973 59	\$871,881 44	\$55,826 34	.....
\$3,206,700 29	2,513,570	495,783	388,850	\$363,213,466 34	\$317,711,472 73	\$41,748,444 74	\$1,817,804 54	.....

premiums for bonds purchased. The surplus on par values is ascertained by the simple process of carrying the item of stock

Statement of the Condition of the Savings Banks

NAME	Total resources	Amount due depositors	Other liabilities	Surplus on market value of stocks and bonds	Surplus on par value of stocks and bonds
German Savings Bank in the City of New York	\$68,070,396 52	\$62,865,465 79		\$5,204,930 73	\$4,583,193 39
Greenwich Savings Bank, The, New York	59,757,815 57	54,821,431 21	\$1,482 06	4,934,902 28	3,838,532 29
Harlem Savings Bank, New York	16,180,213 38	15,198,980 36		981,233 02	727,970 52
Irving Savings Institution, The, New York	24,090,931 23	23,064,092 59		1,026,838 64	587,709 64
Italian Savings Bank of the City of New York	1,612,533 69	1,595,249 63		17,284 06	12,983 44
Maiden Lane Savings Bank, New York	409,396 77	405,670 56		3,726 21	2,306 06
Manhattan Savings Institution, The, New York	13,003,026 87	12,168,439 18	427 92	834,159 77	706,988 81
Metropolitan Savings Bank, New York	10,887,688 75	10,261,679 53	413 65	625,565 57	535,545 57
New York Savings Bank, New York	24,157,628 31	21,906,010 22		2,251,618 09	1,846,996 89
North River Savings Bank, New York	7,923,364 41	7,578,668 32		344,696 09	260,285 01
North Side Savings Bank, New York	113,598 67	109,786 10		3,812 57	2,867 57
Seamen's Bank for Savings in the City of New York	74,326,415 90	67,340,507 59		6,985,908 31	5,538,022 75
Union Dime Savings Institution, New York	28,228,542 04	26,872,358 53	5,432 03	1,350,751 48	909,850 74
Union Square Savings Bank, New York	9,721,247 44	8,738,680 11		982,567 33	1,036,094 33
United States Savings Bank of the City of New York	2,689,686 87	2,655,789 03		33,897 84	44,729 56
Washington Savings Bank, New York	716,821 32	714,108 38	116 29	2,504 65	2,503 63
West Side Savings Bank, New York	2,089,128 31	2,038,043 01		48,085 30	34,665 78
Total	\$756,755,067 92	\$696,777,194 98	\$25,199 01	\$59,982,703 93	\$47,258,791 38
NIAGARA COUNTY.					
Farmers and Mechanics' Savings Bank, Lockport	\$3,540,358 48	\$3,295,255 41		\$253,103 07	\$197,244 48
Niagara County Savings Bank, Niagara Falls	332,756 29	326,383 47		6,371 82	4,206 82
Total	\$3,882,113 77	\$3,622,638 88		\$259,474 89	\$201,451 30
ONEIDA COUNTY.					
Oneida County Savings Bank, The, Rome	\$1,906,447 69	\$1,844,454 06		\$61,993 03	\$54,723 27
Rome Savings Bank	2,800,000 84	2,522,232 45		277,768 39	282,618 37
Savings Bank of Utica, The	14,453,221 78	12,984,806 10	\$7,957 50	1,460,458 18	733,143 53
Total	\$19,159,670 31	\$17,351,493 21	\$7,957 50	\$1,800,219 60	\$1,040,485 37
ONONDAGA COUNTY.					
Onondaga County Savings Bank, Syracuse	\$23,467,233 73	\$22,139,156 68		\$1,328,077 05	\$938,276 55
Glaciettes Savings Bank	784,700 85	733,549 06		51,151 79	45,868 59
Syracuse Savings Bank	13,067,772 40	12,109,857 81	\$24,711 87	933,263 81	824,038 66
Total	\$37,309,707 07	\$34,982,563 55	\$24,711 87	\$2,302,491 65	\$1,708,170 79
ORANGE COUNTY.					
Cornwall Savings Bank, The	\$317,004 48	\$306,041 57		\$11,962 91	\$9,186 39
Goshen Savings Bank	1,028,322 73	988,584 68		39,738 05	40,210 55
Middletown Savings Bank	2,385,139 07	2,262,856 42		122,282 65	87,183 65
Newburgh Savings Bank, The	11,124,462 62	9,921,410 84		1,203,051 78	980,056 78
Walden Savings Bank	796,142 06	734,044 72		61,097 34	58,587 34
Warwick Savings Bank	1,282,409 92	1,219,545 34		62,864 58	28,864 58
Total	\$16,932,480 88	\$15,421,483 57		\$1,510,097 31	\$1,304,477 19
OSWEGO COUNTY.					
Fulton Savings Bank	\$1,279,615 23	\$1,190,921 25		\$88,694 08	\$85,694 08
Oswego City Savings Bank	2,628,293 78	2,450,787 38		174,506 40	74,504 40
Oswego County Savings Bank	2,543,614 91	2,386,749 00		156,865 91	68,238 65
Total	\$6,448,524 02	\$6,028,457 63		\$439,066 39	\$328,437 13

* Deficit on par value of stocks and bonds.

York on the Morning of January 1, 1906—(Continued).

Amount deposited during the year 1905.	Total number of deposits received during the year 1905.	Total number of payments to depositors during the year 1905.	Amount deposited during the year 1905, not including interest credited for that period.	Amount withdrawn during the year 1905.	Amount of interest credited and paid for the year 1905.	Salaries paid for the year 1905.	Expenses other than salaries for the year 1905.	Rate per cent. of interest or dividends for the year 1905.
9,620	190,343	117,406	\$18,212,392 89	\$17,590,761 97	\$1,973,643 69	\$87,906 51	\$139,948 24	3½
12,639	118,459	81,766	13,904,649 55	9,342,794 08	1,952,733 09	78,703 88	68,646 15	4
9,715	95,004	65,096	6,483,937 40	5,662,761 78	455,273 09	30,680 00	16,383 30	3½
4,068	37,129	29,790	5,675,694 42	6,630,032 82	776,345 77	34,065 00	15,787 80	3½
2,365	26,539	15,550	1,248,009 11	917,554 78	44,380 15	8,757 00	4,162 00	3 and 4
600	5,572	2,200	328,571 86	157,323 45	11,065 12	1,060 00	255 50	4
3,353	31,696	25,983	3,729,128 04	3,860,147 74	386,216 80	35,420 00	43,137 58	3½
2,173	15,745	14,899	2,269,615 57	3,064,104 99	341,159 86	26,820 00	17,900 84	3½
5,891	63,003	42,827	6,079,316 23	5,386,663 86	760,107 08	43,732 00	43,118 43	4
2,709	30,249	21,335	2,502,871 77	2,155,846 75	251,797 23	17,768 53	13,292 79	3½ and 4
147	2,413	745	14,768 72	37,602 95	1,620 33	1,574 16	2,683 01	4
12,415	102,968	66,703	12,916,628 36	11,995,941 82	2,473,420 35	62,436 00	93,380 12	4
17,191	153,035	102,854	8,510,078 55	8,112,783 61	834,179 29	54,262 00	45,920 01	3½
2,065	12,154	10,391	2,098,485 09	2,373,916 24	288,448 01	22,975 50	18,822 09	3½
2,484	25,734	15,896	1,388,772 97	1,162,463 47	76,962 06	7,420 00	0,242 50	3½
1,329	18,010	13,069	585,209 58	447,915 80	21,089 97	2,797 00	4,796 13	3½ and 4
1,563	19,189	12,148	1,102,365 35	934,966 07	59,662 80	9,727 60	5,968 12	3½
11,015	1,982,511	1,316,920	\$198,610,841 65	\$168,661,040 40	\$23,642,982 39	\$1,082,082 52	\$1,070,858 90	.....
1,766	14,953	15,997	\$1,668,851 22	\$1,826,057 58	\$103,174 50	\$7,060 00	\$4,723 66	3 and 3½
594	6,184	3,429	235,122 01	195,878 13	9,766 44	1,361 65	2,033 62	3½
2,200	21,137	19,426	\$1,993,973 23	\$2,021,935 71	\$112,940 94	\$8,411 65	\$6,757 28	.....
791	6,268	4,282	\$583,392 54	\$529,235 88	\$58,744 20	\$4,777 00	\$2,668 23	3½
931	7,342	5,179	616,041 58	582,289 15	81,540 98	8,699 98	5,156 01	3½
4,268	46,699	29,171	3,374,169 86	2,736,740 08	409,830 06	20,597 24	23,593 12	3½
5,970	60,309	38,632	\$4,573,603 96	\$3,848,265 11	\$550,115 24	\$34,074 22	\$31,417 36	.....
8,469	97,900	75,185	\$6,566,919 73	\$6,061,034 24	\$727,060 28	\$33,672 23	\$83,518 99	3½
126	4,379	4,093	362,624 47	315,522 43	23,173 14	2,199 98	2,036 21	3½
3,696	46,993	35,943	3,576,565 62	3,291,422 18	397,656 49	22,700 00	38,108 75	3½
2,311	149,272	115,221	\$10,506,129 82	\$9,667,978 85	\$1,147,889 91	\$58,572 21	\$123,663 95	.....
199	1,566	1,157	\$111,322 37	\$90,190 79	\$10,336 63	\$725 00	\$436 19	3 and 4
378	3,145	2,225	286,484 27	234,364 94	30,579 83	2,718 33	1,310 80	3½
992	9,699	6,825	499,270 51	505,388 09	70,646 76	4,535 00	2,641 74	3 and 4
1,314	15,612	14,055	1,754,887 88	1,353,928 31	356,646 12	16,500 00	13,739 39	3 and 4
299	2,349	1,636	180,535 83	163,141 56	25,852 67	2,000 00	1,206 40	3 and 4
236	2,954	1,854	236,533 02	214,035 67	42,989 49	2,200 00	1,387 50	3 and 4
2,379	35,235	27,752	\$3,069,033 88	\$2,551,049 96	\$537,051 50	\$28,678 33	\$20,724 02	.....
844	8,709	7,270	\$591,683 75	\$568,323 37	\$38,460 11	\$3,940 00	\$3,601 58	3½ and 4
1,999	19,720	8,702	880,497 31	825,950 13	79,101 40	5,645 77	4,723 00	3½
984	9,154	7,546	805,244 50	705,617 16	76,897 49	6,533 34	6,698 83	3½
2,527	35,643	23,518	\$2,277,425 56	\$2,099,790 66	\$194,459 00	\$16,119 11	\$14,994 01	.....

Statement of the Condition of the Savings Banks

NAME.	Total resources.	Amount due depositors.	Other liabilities.	Surplus on market value of stocks and bonds.	Surplus on par value of stocks and bonds.
German Savings Bank in the City of New York.....	\$68,070,396 32	\$62,805,465 79		\$5,204,930 73	\$4,583,193 30
Greenwich Savings Bank, The, New York.....	59,757,815 57	54,821,431 21	\$1,482 08	4,934,902 28	3,938,532 29
Harlem Savings Bank, New York.....	16,180,213 38	15,198,980 36		981,233 02	727,970 52
Irving Savings Institution, The, New York.....	24,090,931 23	23,064,092 59		1,026,838 64	587,709 64
Italian Savings Bank of the City of New York.....	1,612,533 69	1,595,249 63		17,284 06	12,988 44
Maiden Lane Savings Bank, New York.....	409,396 77	406,670 56		3,726 21	2,306 06
Manhattan Savings Institution, The, New York.....	13,003,026 87	12,168,439 18	427 92	834,159 77	706,988 81
Metropolitan Savings Bank, New York.....	10,887,688 75	10,261,679 53	413 65	625,986 57	535,545 57
New York Savings Bank, New York.....	24,157,628 31	21,906,010 22		2,251,618 09	1,846,986 89
North River Savings Bank, New York.....	7,923,364 41	7,578,698 32		344,666 09	200,285 01
North Side Savings Bank, New York.....	113,598 67	109,786 10		3,812 57	2,367 57
Seamen's Bank for Savings in the City of New York.....	74,326,415 90	67,340,507 59		6,985,908 31	5,538,022 75
Union Dime Savings Institution, New York.....	28,228,542 04	26,872,358 53	5,432 03	1,350,751 48	909,850 74
Union Square Savings Bank, New York.....	9,721,247 44	8,738,680 11		982,567 33	1,036,094 83
United States Savings Bank of the City of New York.....	2,689,686 87	2,655,789 03		33,897 84	44,729 86
Washington Savings Bank, New York.....	716,821 32	714,106 38	116 29	2,694 65	23,593 93
West Side Savings Bank, New York.....	2,086,128 31	2,038,043 01		48,085 30	34,665 78
Total.....	\$756,755,067 92	\$696,777,194 98	\$25,190 01	\$59,962,703 93	\$47,258,791 36
NIAGARA COUNTY.					
Farmers and Mechanics' Savings Bank, Lockport.....	\$3,549,358 48	\$3,290,255 41		\$253,103 07	\$197,244 48
Niagara County Savings Bank, Niagara Falls.....	332,755 29	326,383 47		6,371 82	4,206 82
Total.....	\$3,882,113 77	\$3,616,638 88		\$259,474 89	\$201,451 30
ONEIDA COUNTY.					
Oneida County Savings Bank, The, Rome.....	\$1,906,447 69	\$1,844,454 06		\$61,993 03	\$54,723 27
Rome Savings Bank.....	2,800,000 84	2,522,232 45		277,768 39	232,618 27
Savings Bank of Utica, The.....	14,453,221 78	12,984,806 10	\$7,967 50	1,460,458 18	733,143 53
Total.....	\$19,159,670 31	\$17,351,493 21	\$7,967 50	\$1,800,219 60	\$1,040,485 87
ONONDAGA COUNTY.					
Onondaga County Savings Bank, Syracuse.....	\$23,467,233 73	\$22,139,156 68		\$1,328,077 05	\$838,376 55
Skaneateles Savings Bank.....	784,700 85	733,549 06		51,151 79	45,568 89
Syracuse Savings Bank.....	13,067,772 49	12,109,857 81	\$24,711 87	958,202 81	824,025 06
Total.....	\$37,309,707 07	\$34,982,563 55	\$24,711 87	\$2,337,431 65	\$1,708,170 79
ORANGE COUNTY.					
Cornwall Savings Bank, The.....	\$317,004 48	\$305,041 57		\$11,962 91	\$9,195 39
Goshen Savings Bank.....	1,028,322 73	988,584 68		39,738 05	49,310 55
Middletown Savings Bank.....	2,385,139 07	2,252,856 42		132,282 65	87,182 58
Newburgh Savings Bank, The.....	11,124,462 62	9,921,410 84		1,203,051 78	989,953 78
Walden Savings Bank.....	736,142 06	734,044 72		61,097 34	58,587 94
Warwick Savings Bank.....	1,282,409 92	1,219,545 34		62,864 58	29,584 58
Total.....	\$16,932,480 88	\$15,421,493 57		\$1,510,097 31	\$1,304,477 19
OSWEGO COUNTY.					
Wilton Savings Bank.....	\$1,279,615 33	\$1,190,921 25		\$88,694 08	\$85,694 08
Wilton Savings Bank.....	2,628,293 78	2,450,787 38		174,506 40	76,584 40
Wilton Savings Bank.....	2,543,614 91	2,386,749 00		156,865 91	49,225 85
Total.....	\$6,448,524 02	\$6,028,457 63		\$429,066 39	\$311,504 33

* Deficit on par value of stocks and bonds.

ANNUAL STATEMENT.

339

State of New York, January 1, 1906—(Concluded).

Number of accounts closed during the year 1905	Total number deposits received during the year 1905.	Total number of payments to depositors during the year 1905.	Amount deposited during the year 1905, not including interest credited for that period.	Amount withdrawn during the year 1905.	Amount of interest credited and paid for the year 1905.	Salaries paid for the year 1905.	Expenses other than salaries for the year 1905.	Rate per cent. of interest or dividends for the year.
245	1,971	1,001	\$140,464 45	\$118,522 09	\$14,821 75	\$1,500 00	\$829 98	3 and 3½
232	3,878	2,058	\$314,790 59	\$248,159 52	\$36,554 20	\$3,200 00	\$1,904 68	3½ and 4
576	12,024	8,144	1,332,724 54	1,051,669 83	98,372 41	6,960 00	11,633 53	3½
3,238	19,220	18,930	2,122,085 02	1,810,877 55	104,954 02	9,585 75	4,981 38	3½ and 4
690	8,544	5,274	635,994 66	501,493 81	60,355 75	6,090 00	3,738 90	3½ and 4
5,036	43,666	34,406	\$4,405,565 41	\$3,612,200 71	\$300,236 38	\$25,835 75	\$22,258 49	.....
3,495	34,223	24,524	\$2,273,971 61	\$2,138,587 05	\$361,232 55	\$14,350 00	\$20,505 78	3½
364	6,606	3,965	\$414,306 51	\$342,381 09	\$16,776 40	\$3,500 00	\$1,918 55	3½
895	15,002	11,375	1,169,072 12	1,042,084 76	80,855 23	8,510 00	15,240 87	3½
1,250	21,608	15,340	\$1,583,378 03	\$1,385,065 85	\$97,631 63	\$12,010 00	\$17,159 42	.....
3,310	50,809	24,987	\$2,601,991 88	\$2,178,302 10	\$158,874 83	\$10,373 32	\$7,425 70	3½
400	4,860	3,642	\$243,327 36	\$221,953 55	\$13,788 42	\$2,000 00	\$1,693 15	3.7
656	6,152	4,897	\$1,003,483 11	\$753,936 10	\$162,788 58	\$6,965 40	\$9,508 66	4
224	2,812	1,924	325,709 05	253,164 32	47,757 09	3,161 17	2,262 71	4
327	3,670	3,177	631,096 62	553,510 46	147,898 70	8,002 00	9,898 31	4
408	5,352	2,646	416,140 41	284,503 40	36,464 26	2,793 20	1,587 67	3½ and 4
1,615	17,966	12,644	\$2,376,429 19	\$1,845,114 37	\$394,908 63	\$20,921 70	\$23,257 35	.....
1,098	18,407	14,066	\$1,094,289 32	\$990,407 21	\$71,688 91	\$8,166 00	\$6,274 21	3
382	4,338	3,107	\$328,673 32	\$271,619 17	\$41,772 94	\$3,233 32	\$2,631 90	3 and 3½
572	4,540	3,267	650,477 83	531,563 84	70,162 24	4,100 00	5,470 50	3½
215	1,722	1,553	213,125 00	237,731 85	44,501 90	3,050 00	2,917 42	3 and 3½
811	7,446	5,912	740,235 13	578,009 14	76,989 25	4,900 00	5,998 58	3½
327	3,883	3,223	300,101 82	278,214 96	42,651 31	1,800 00	3,418 86	3½
926	7,065	5,817	749,980 83	622,129 09	101,642 49	5,900 00	11,366 54	3½
1,235	28,994	22,879	\$2,982,593 93	\$2,519,268 05	\$377,720 13	\$22,983 32	\$32,403 80	.....
613	9,820	6,113	\$574,006 39	\$481,881 15	\$40,077 88	\$3,922 00	\$1,754 94	3 and 4
185	2,226	1,256	142,812 69	132,492 75	12,323 97	1,500 00	1,536 85	3½
1,069	14,068	8,022	1,098,614 42	748,390 15	80,266 58	7,715 00	4,441 09	4
748	10,370	8,347	1,121,628 37	901,184 47	149,704 68	8,127 72	6,337 99	4
1,166	24,889	13,370	1,506,489 75	1,200,536 14	144,960 70	7,300 00	6,233 97	3 and 4
1,217	12,948	7,133	967,766 55	668,018 29	77,423 87	6,200 00	4,704 86	4
623	7,724	5,376	749,506 65	604,003 97	101,309 20	5,700 00	4,277 07	4
215	3,816	2,305	246,826 24	194,152 31	13,191 33	2,925 00	1,745 57	3½
614	8,015	5,489	828,054 67	635,311 10	118,390 98	7,300 00	6,189 22	4
1,527	21,978	13,290	1,447,522 28	1,168,214 18	183,375 54	12,220 00	12,776 60	3 and 4
8,676	115,854	70,701	\$8,683,228 01	\$6,734,184 51	\$921,024 82	\$62,909 72	\$49,998 16	.....
394,334	4,085,704	2,829,492	\$381,750,658 45	\$381,261,461 99	\$43,167,631 68	\$2,231,658 87	\$2,324,597 48	.....

Supplement. The surplus on par values is ascertained by the simple process of carrying the item of stocks and bonds

Statement of the Condition of the Savings Ba

NAME.	Total resources.	Amount due depositors.	Other liabilities.	Surplus on market value of stocks and bonds.	Surplus on par value of stocks and bonds.
PUTNAM COUNTY.					
Putnam County Savings Bank, Brewster.....	\$537,896 72	\$496,891 84		\$41,004 88	\$32,654 91
QUEENS COUNTY.					
College Point Savings Bank.....	\$1,140,888 30	\$1,053,131 31		\$93,756 99	\$75,469 22
Jamaica Savings Bank.....	3,554,401 08	3,350,607 20		203,793 88	142,785 19
Long Island City Savings Bank.....	3,707,339 04	3,434,120 72		273,218 32	215,289 19
Queens County Savings Bank, The, Flushing.....	1,920,734 95	1,827,548 00		93,186 95	51,428 33
Total.....	\$10,329,363 37	\$9,665,407 23		\$600,956 14	\$484,971 93
RENSSELAER COUNTY.					
Troy Savings Bank.....	\$12,223,072 07	\$11,082,025 84	\$92,207 44	\$1,048,238 79	\$840,380 91
RICHMOND COUNTY.					
Richmond County Savings Bank, West New Brighton.....	\$621,690 39	\$595,474 72		\$26,215 67	\$17,963 07
Staten Island Savings Bank, The, Stapleton.....	2,857,432 08	2,694,723 46		172,708 02	192,133 62
Total.....	\$3,479,122 47	\$3,290,198 18		\$198,924 29	\$210,096 69
SCHENECTADY COUNTY.					
Schenectady Savings Bank.....	\$5,519,401 15	\$5,331,421 94		\$187,979 21	\$144,151 49
SENECA COUNTY.					
Seneca Falls Savings Bank.....	\$550,667 37	\$510,673 96		\$39,993 41	\$32,753 41
SUFFOLK COUNTY.					
Riverhead Savings Bank.....	\$4,958,491 97	\$4,485,695 22		\$472,793 75	\$391,240 05
Sag Harbor Savings Bank.....	1,419,463 56	1,324,253 44		95,210 12	92,725 12
Southold Savings Bank.....	4,433,464 71	3,967,160 60		466,304 11	381,490 80
Union Savings Bank of Patchogue.....	1,113,785 12	1,084,084 73		29,700 39	11,137 66
Total.....	\$11,925,205 36	\$10,861,193 99		\$1,064,011 37	\$876,593 63
TOMPKINS COUNTY.					
Ithaca Savings Bank.....	\$2,837,435 27	\$2,549,145 11		\$288,290 16	\$161,099 36
ULSTER COUNTY.					
Ellenville Savings Bank.....	\$1,485,925 69	\$1,398,032 16	\$5 00	\$87,898 53	\$61,295 03
Kingston Savings Bank.....	2,349,817 82	2,208,202 75		141,615 07	133,736 90
New Paltz Savings Bank.....	1,426,840 82	1,370,392 19		56,448 63	37,390 91
Rondout Savings Bank.....	2,062,068 35	2,457,500 69		204,567 66	166,256 61
Saugerties Savings Bank.....	1,511,345 02	1,335,418 02		175,927 00	154,237 30
Ulster County Savings Institution, Kingston.....	3,329,303 33	3,191,697 21		137,606 12	105,788 06
Total.....	\$12,765,301 03	\$11,961,243 02	\$5 00	\$604,053 01	\$658,694 81
WESTCHESTER COUNTY.					
Eastchester Savings Bank, Mount Vernon.....	\$1,245,177 57	\$1,229,372 71		\$15,804 86	\$24,557 86
Greenburgh Savings Bank, Dobbs Ferry.....	407,031 92	389,418 94		17,612 98	15,496 98
Home Savings Bank, The, White Plains.....	2,493,653 99	2,432,300 28		61,353 71	49,748 58
Peekskill Savings Bank.....	4,508,245 87	4,176,709 72		331,536 15	295,837 40
People's Savings Bank of the Town of Yonkers.....	4,392,769 23	4,211,641 61		181,127 62	134,753 63
Port Chester Savings Bank, The.....	2,491,020 37	2,334,719 27		156,301 10	140,693 82
Sing Sing Savings Bank, Ossining.....	3,080,613 92	2,811,340 98		269,272 94	244,431 15
Union Savings Bank of Westchester County, Mamaroneck.....	486,111 20	459,066 27		27,044 93	29,856 43
Westchester County Savings Bank, Tarrytown.....	3,671,594 07	3,302,512 59		369,081 48	294,551 48
Yonkers Savings Banks.....	5,518,499 54	5,200,032 69		318,466 85	219,243 75
Total.....	\$28,294,717 68	\$26,547,115 06		\$1,747,602 62	\$1,449,171 06
Grand totals of the State.....	\$1,405,800,904 84	\$1,292,358,866 96	\$807,612 96	\$112,834,424 92	\$85,282,733 61 3/4

the list have a deficit on par values aggregating \$24,742.26, occasioned by the payment by the banks of stock at market value.

State of New York, January 1, 1906—(Concluded).

Number of accounts opened during the year 1905.	Total number deposits received during the year 1905.	Total number of payments to depositors during the year 1905.	Amount deposited during the year 1905, not including interest credited for that period.	Amount withdrawn during the year 1905.	Amount of interest credited and paid for the year 1905.	Salaries paid for the year 1905.	Expenses other than salaries for the year 1905.	Rate per cent. of interest or dividends for the year.
246	1,971	1,001	\$140,464 45	\$118,522 09	\$14,821 75	\$1,500 00	\$829 98	3 and 3/4
232	3,878	2,058	\$314,760 50	\$248,150 52	\$36,554 20	\$3,200 00	\$1,904 68	3 1/2 and 4
876	12,024	8,144	1,332,724 54	1,051,060 83	98,372 41	6,960 00	11,633 53	3 1/2
3,238	19,220	18,930	2,122,085 02	1,810,877 55	104,954 02	9,585 75	4,981 38	3 1/2 and 4
690	8,544	5,274	635,994 66	501,493 81	60,355 75	6,090 00	3,738 90	3 1/2 and 4
5,036	43,666	34,406	\$4,405,565 41	\$3,612,200 71	\$300,236 35	\$25,835 75	\$22,258 49	.....
3,485	34,223	24,524	\$2,273,971 61	\$2,138,587 05	\$361,232 55	\$14,350 00	\$26,505 78	3 1/2
364	6,106	3,965	\$414,306 51	\$342,381 09	\$16,776 40	\$3,500 00	\$1,918 55	3 1/2
995	15,002	11,375	1,169,072 12	1,042,084 76	80,855 23	8,510 00	15,240 87	3 1/2
1,259	21,608	15,340	\$1,583,378 63	\$1,385,065 85	\$97,631 63	\$12,010 00	\$17,159 41	.....
3,310	50,809	24,987	\$2,601,991 88	\$2,178,302 10	\$158,874 83	\$10,373 32	\$7,425 70	3 1/2
400	4,860	3,642	\$243,327 36	\$221,953 55	\$13,788 42	\$2,000 00	\$1,693 17	3.7
656	6,152	4,897	\$1,003,483 11	\$753,936 10	\$162,788 58	\$6,965 40	\$9,508 66	4
224	2,912	1,924	325,709 05	253,164 32	47,757 09	3,161 10	2,262 71	4
327	3,670	3,177	631,096 62	553,510 46	147,808 70	8,002 00	9,898 31	4
408	5,352	2,646	416,140 41	284,503 49	36,464 26	2,793 20	1,587 67	3 1/2 and 4
1,615	17,986	12,644	\$2,376,429 19	\$1,845,114 37	\$394,908 63	\$20,921 70	\$23,257 35	.....
1,668	18,407	14,066	\$1,094,289 32	\$990,407 21	\$71,688 91	\$8,166 00	\$6,274 21	3
382	4,336	3,107	\$328,673 32	\$271,619 17	\$41,772 94	\$3,233 32	\$2,831 90	3 and 3/4
572	4,540	3,267	650,477 83	531,563 84	70,162 24	4,100 00	5,470 50	3 1/2
215	1,722	1,553	213,125 00	237,731 85	44,501 90	3,050 00	2,917 42	3 and 3/4
611	7,446	5,912	740,235 13	578,009 14	76,989 25	4,900 00	5,998 58	3 1/2
327	3,863	3,223	300,101 82	278,214 96	42,651 31	1,800 00	3,418 86	3 1/2
928	7,065	5,817	749,980 83	622,129 09	101,642 49	5,900 00	11,346 54	3 1/2
3,235	28,994	22,879	\$2,982,593 93	\$2,519,268 05	\$377,720 13	\$22,983 32	\$32,403 80	.....
613	9,820	6,113	\$574,006 39	\$481,881 15	\$40,077 88	\$3,022 00	\$1,754 94	3 and 4
155	2,226	1,256	142,812 69	132,492 75	12,323 97	1,500 00	1,536 85	3 1/2
1,060	14,068	8,022	1,098,614 42	748,390 15	80,266 58	7,715 00	4,441 09	4
748	10,370	8,347	1,121,628 37	901,184 47	149,704 68	8,127 72	6,337 90	4
1,165	24,890	13,370	1,506,489 75	1,200,536 14	144,960 79	7,300 00	6,233 97	3 and 4
1,217	12,948	7,133	967,766 55	668,018 29	77,423 87	6,200 00	4,704 86	4
623	7,724	5,376	749,506 65	604,003 97	101,309 20	5,700 00	4,277 07	4
315	3,519	2,305	246,826 24	194,152 31	13,191 33	2,025 00	1,745 57	3 1/2
614	8,015	5,489	828,054 67	635,311 10	118,390 98	7,300 00	6,189 22	4
1,527	21,978	13,290	1,447,522 28	1,168,214 18	183,375 54	12,220 00	12,776 60	3 and 4
8,076	115,854	70,701	\$8,683,228 01	\$6,734,184 51	\$921,024 82	\$62,909 72	\$49,998 16	.....
394,834	4,095,704	2,829,492	\$381,750,658 45	\$381,261,461 99	\$43,167,631 68	\$2,231,658 87	\$2,324,597 48	.....

As purchased. The surplus on par values is ascertained by the simple process of carrying the item of stocks

REPORT ON SAVINGS BANKS.

Condition of Savings Banks in Aggregate by Counties, January 1, 1906.

COUNTIES.	Bonds and mortgages.	United States Bonds.	District of Columbia bds.	New York State bonds.	PAR VALUE.				
					Bonds of other States.	Bonds of cities in other States.	Bonds of cities in this State.	Bonds of counties in this State.	Bonds of towns in this State.
Albany.....	\$27,114,761 96	\$300 00		\$50,000 00	\$1,275,500 00	\$9,084,253 70	\$10,017,217 25	\$1,779,000 00	\$102,527 16
Broome.....	1,937,471 40				125,000 00	412,000 00	918,154 78	356,000 00	49,000 00
Cayuga.....	3,062,904 80	210,000 00			677,371 03	694,000 00	933,549 90	75,000 00	44,500 00
Chemung.....	239,800 00				20,000 00	15,000 00	1,000 00		
Columbia.....	1,789,605 00				28,300 00	377,000 00	478,319 83	228,500 00	58,884 62
Cortland.....	1,218,075 00				189,000 00	50,000 00	355,233 33		65,350 00
Dutchess.....	6,985,799 73	326,000 00			810,508 22	858,205 05	1,682,989 76	344,500 00	468,310 37
Erie.....	30,915,151 43		\$700,000 00		1,300,000 00	6,076,500 00	10,463,185 13	1,377,000 00	83,000 00
Greene.....	1,016,756 87				79,900 00	482,000 00	1,012,919 73	164,500 00	365,700 00
Jefferson.....	3,303,141 97	100,000 00			114,500 00	365,400 00	1,012,919 73	308,088 44	355,700 00
Kings.....	90,721,429 85	4,065,500 00	500,000 00		7,451,908 82	116,000 00	39,770,896 60	3,817,033 47	1,310,675 00
Madison.....	649,955 00				1,64,958 82	116,000 00	289,824 45	15,000 00	80,600 00
Monroe.....	24,111,390 74	600,000 00	100,000 00		7,765,000 00	3,939,500 00	4,547,000 00	883,000 00	42,000 00
Montgomery.....	1,398,608 50				222,000 00	110,000 00	4,445,506 04	105,868 71	107,217 25
Nassau.....	618,450 00				13,000 00	30,000 00	74,000 00		24,000 00
New York.....	374,433,831 40	3,625,000 00	1,301,800 00	903,000 00	33,919,000 00	59,807,488 75	78,745,649 21	5,094,728 68	1,059,128 38
Niagara.....	1,101,411 00	500 00			529,413 92	110,000 00	263,698 35	90,000 00	150,980 00
Oneida.....	5,084,111 71	725,000 00			1,380,000 00	2,465,000 00	3,039,123 04	108,500 00	165,300 00
Onondaga.....	16,414,145 79				928,047 71	2,335,000 00	6,749,500 00	920,000 00	165,510 44
Oranget.....	7,272,110 00	206,000 00			256,112 38	1,382,500 00	3,899,935 94	541,000 00	469,750 00
Oswego.....	2,731,274 48				190,000 00	143,000 00	443,970 96	64,000 00	433,704 00
Putnam.....	188,825 00					12,000 00	154,987 17	30,000 00	31,800 00
Queens.....	4,435,388 00	75,000 00	10,000 00		367,350 00	699,500 00	1,815,470 39	189,000 00	99,500 00
Rensselaer.....	1,643,900 00	200,000 00			1,180,000 00	2,206,000 00	2,046,349 35	674,555 59	
Richmond.....	1,812,000 14	9,000 00			150,000 00	1,100,500 00	1,092,748 17	143,750 00	28,500 00
Schenectady.....	1,480,123 94		33,000 00		1,705,500 00	1,705,500 00	3,672,748 17	10,500 00	31,000 00
Seneca.....	193,134 97				10,000 00	10,000 00	6,000 00	10,500 00	31,000 00
Suffolk.....	6,731,220 52				238,500 00	390,000 00	934,442 99	94,000 00	305,469 13
Sullivan.....	463,740 00				136,500 00	180,000 00	213,311 11	44,000 00	159,035 00
Tompkins.....	5,204,507 43	207,080 00			290,000 00	190,000 00	2,156,890 97	912,500 00	728,811 00
Ulster.....	15,489,441 03	90,200 00	50,000 00		436,396 85	159,000 00	3,114,431 11	325,158 18	441,546 34
Westchester.....					508,000 00	801,496 15			
Total.....	\$639,742,227 90	\$10,440,180 00	\$2,694,800 00	\$713,000 00	\$54,632,758 93	\$118,706,099 15	\$175,966,315 54	\$18,791,683 07	\$7,249,306 99

REPORT ON SAVINGS BANKS.

Statement relating to Savings Banks on the first day of January in each year from 1858 to 1906.

YEAR.	Deposits.	Increase or decrease in deposits.	Number of open accounts.	Average of each deposit.	Surplus on market values as reported.	Per cent. of such surplus to total deposits.	Available fund, consisting of cash deposits and loans.	Per cent. of available fund to total assets.	Amount invested in real estate.	Per cent. of assets invested in real estate.	Number of institutions reporting.
January 1, 1858...	\$41,422,672	\$6,772,175	203,804	\$203 24	\$2,437,623	.0588	\$3,337,680	.1316	\$947,165	.0216	54
January 1, 1859...	48,194,547	7,766,344	230,074	206 47	2,472,658	.0583	6,205,234	.1224	1,072,845	.0212	57
January 1, 1860...	58,178,160	9,983,313	273,697	206 91	2,552,065	.0490	7,175,937	.1181	1,101,791	.0181	64
January 1, 1861...	67,440,397	9,262,237	300,693	224 28	2,949,196	.0437	9,312,895	.1323	1,042,805	.0149	71
January 1, 1862...	64,093,119	9,262,237	300,511	213 21	3,066,066	.0477	5,575,567	.1426	1,010,296	.0150	74
January 1, 1863...	76,538,183	12,455,064	347,184	220 45	3,846,102	.0503	13,303,685	.1654	1,111,470	.0138	71
January 1, 1864...	93,786,344	17,246,201	400,194	234 35	5,065,583	.0542	14,300,494	.1436	1,237,532	.0125	71
January 1, 1865...	111,737,763	17,951,370	456,403	244 82	7,500,174	.0579	16,249,229	.1361	1,314,498	.0110	73
January 1, 1866...	115,472,566	3,734,803	465,001	248 33	8,964,885	.0776	13,883,422	.1115	1,452,805	.0117	75
January 1, 1867...	131,769,074	16,296,508	488,501	270 10	9,865,441	.0749	19,160,281	.1353	1,737,020	.0123	86
January 1, 1868...	151,127,562	19,358,468	537,466	281 18	11,119,861	.0736	20,449,121	.1260	2,387,280	.0147	102
January 1, 1869...	169,408,678	18,681,116	588,556	288 51	12,068,216	.0712	19,871,992	.1092	2,723,834	.0150	110
January 1, 1870...	194,390,217	24,551,539	651,474	296 80	14,023,880	.0722	25,444,502	.1220	3,285,608	.0157	133
January 1, 1871...	220,749,408	36,380,191	712,109	324 03	14,233,397	.0618	30,301,071	.1236	4,140,681	.0169	136
January 1, 1872...	267,905,426	37,156,418	776,700	344 92	14,738,491	.0560	36,304,240	.1279	5,790,987	.0205	147
January 1, 1873...	285,286,621	17,380,806	822,642	346 79	19,776,884	.0693	34,049,066	.1115	6,469,430	.0212	160
January 1, 1874...	295,620,065	223,464	830,472	340 12	21,448,796	.0683	29,027,719	.0944	7,435,328	.0242	155
January 1, 1875...	303,935,049	18,415,564	873,496	348 35	24,310,066	.0800	30,192,413	.0919	8,598,861	.0262	158
January 1, 1876...	319,290,276	15,324,553	860,728	371 35	33,689,701	.1065	29,803,353	.0842	9,596,173	.0271	154
January 1, 1877...	316,677,295	†	849,639	372 72	34,176,903	.1079	24,540,305	.0967	10,367,704	.0286	150
January 1, 1878...	312,822,058	†	844,550	370 40	32,050,560	.1024	24,400,011	.0704	11,215,402	.0323	138
January 1, 1879...	299,074,639	20,183,962	810,017	369 22	34,553,262	.1155	21,302,642	.0837	**12,816,145	** 0383	132
January 1, 1880...	319,258,049	34,371,151	864,456	369 32	34,761,962	.1080	26,089,503	.0735	10,430,579	.0294	128
January 1, 1881...	333,029,657	34,371,151	953,707	370 79	47,099,084	.1382	35,488,945	.0865	10,412,881	.0259	128
January 1, 1882...	387,332,893	84,303,236	1,086,100	374 32	55,044,756	.1419	43,536,884	.0962	9,527,517	.0215	127
January 1, 1883...	412,147,213	24,314,320	1,066,971	376 05	60,630,827	.1471	52,299,786	.1105	8,630,319	.0182	127
January 1, 1884...	431,090,510	18,932,797	1,147,588	375 04	68,000,559	.1577	49,331,625	.0992	8,428,757	.0169	127
January 1, 1885...	437,107,601	9,627,491	1,165,174	375 14	68,690,001	.1670	41,098,824	.0904	8,116,813	.0160	126
January 1, 1886...	457,050,250	19,942,749	1,208,072	378 33	77,282,889	.1800	41,695,892	.0778	8,208,215	.0153	123
January 1, 1887...	462,496,720	25,436,490	1,264,535	381 55	85,633,329	.1774	51,102,150	.0900	8,084,683	.0141	124

COMPARATIVE TABLE

345

January 1, 1888...	205,017,781	22,531,021	1,325,063	381 12	83,249,647	1,988	40,962,771	0841	7,736,103	0131	126
January 1, 1889...	523,577,515	18,689,794	1,352,852	384 25	92,000,001	757	44,083,868	0718	7,966,866	0126	126
January 1, 1890...	580,060,667	20,828,142	1,420,967	387 10	94,901,900	1719	47,589,063	0737	8,140,408	0120	124
January 1, 1891...	574,669,972	24,903,316	1,477,819	388 20	98,741,231	1861	55,860,127	0836	8,602,965	0124	124
January 1, 1892...	588,425,450	13,785,448	1,510,269	388 07	87,317,106	1464	50,538,930	0747	9,623,173	0136	122
January 1, 1893...	629,356,273	40,932,853	1,593,804	394 87	88,752,443	1410	57,925,149	0806	10,519,320	0140	124
January 1, 1894...	617,089,448	28,784,126	1,685,155	390 60	87,141,451	1412	51,844,710	0731	11,428,689	0162	125
January 1, 1895...	643,873,574	28,784,126	1,615,178	396 63	91,574,734	1422	50,547,862	0686	11,804,861	0161	125
January 1, 1896...	691,764,803	47,980,929	1,696,767	407 03	90,905,321	1823	54,628,269	0669	13,068,915	0167	126
January 1, 1897...	718,176,868	26,412,365	1,736,968	413 46	93,603,237	1803	52,719,071	0649	12,642,285	0164	126
January 1, 1898...	766,694,910	48,508,028	1,805,280	424 09	102,426,102	1335	59,897,220	0688	14,268,706	0164	129
January 1, 1899...	816,144,367	49,459,451	1,865,653	437 45	106,906,623	1309	64,024,866	0683	14,985,339	0162	129
January 1, 1900...	887,480,650	71,336,282	1,981,371	447 01	111,920,290	1262	65,514,486	0655	15,705,165	0157	129
January 1, 1901...	947,129,638	59,648,968	2,072,190	457 06	118,294,674	1249	74,661,217	0700	15,670,678	0146	128
January 1, 1902...	1,014,305,857	67,176,219	2,174,511	466 45	116,754,992	1151	75,682,429	0698	15,197,776	0134	128
January 1, 1903...	1,077,383,743	63,077,866	2,375,383	473 49	113,286,775	1051	77,264,631	0648	14,804,625	0124	127
January 1, 1904...	1,131,281,943	53,988,200	2,365,563	478 22	107,049,076	0946	79,714,947	0643	15,346,049	0123	126
January 1, 1905...	1,186,583,142	67,301,199	2,443,555	490 50	112,583,765	0941	81,086,557	0618	15,946,715	0121	126
January 1, 1906...	1,292,358,866	93,775,724	2,569,779	502 90	112,534,424	0802	83,000,889	0660	15,415,408	0109	130

* Decrease, \$3,357,278. † Decrease, \$2,582,917. The amount of deposits January 1, 1876, of savings banks that failed during the year was \$5,007,310. There was therefore, an increase in the aggregate of deposits of savings banks that continued business during 1876 amounting to \$2,514,383. ‡ Decrease, \$3,854,227. The amount of deposits January 1, 1877, of savings banks that failed during the year was \$2,078,218. The decrease in deposits of savings banks continuing business was \$1,776,009. § Decrease, \$13,748,419. The amount of deposits January 1, 1878, of savings banks that failed during the year was \$3,170,017. The decrease in deposits of savings banks continuing business was \$10,578,402. || The amount of surplus shown January 1, 1879, was based upon market value of stocks and cost of real estate, while the surplus of January 1, 1880, and of all succeeding years is based upon market value of both stocks and real estate. Upon this latter basis the surplus of January 1, 1879, is \$31,723,824, making a gain in surplus for the year of \$3,088,128. ** Real estate was reported January 1, 1879, at cost and January 1, 1880, and each succeeding year at estimated market value. †† Decrease, \$12,308,825.

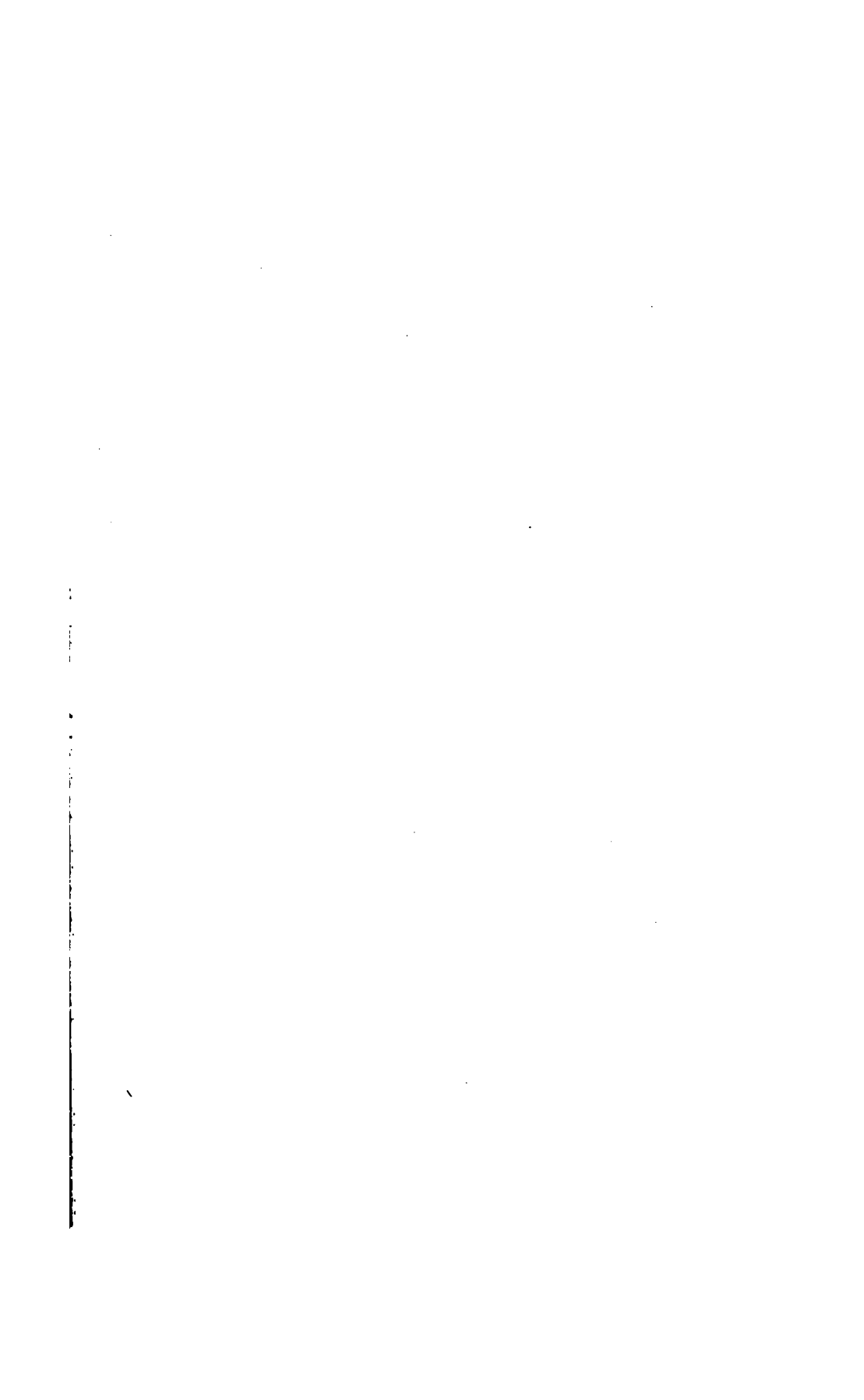
STATEMENTS

SHOWING THE

CONDITION OF THE SAVINGS BANKS

AS FOUND BY

Examinations which were made between
March 1, 1905, and March 1, 1906.



EXAMINATIONS.

THE ALBANY CITY SAVINGS INSTITUTION, ALBANY.

[Examined August 24, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.	Var.				\$2,322,703 86
Stocks and bonds:					
State of North Dakota.	6	\$25,000 00	113½	\$28,375 00	
State of South Dakota.	4	25,000 00	102	25,500 00	
City of Boston.	Var.	35,000 00	Var.	36,775 00	
City of Cleveland.	Var.	11,000 00	Var.	11,620 00	
City of Cincinnati.	6	1,000 00	109	1,090 00	
City of Camden.	Var.	28,000 00	Var.	30,235 00	
City of Minneapolis.	Var.	15,000 00	Var.	16,125 00	
City of Newark.	4	8,200 00	108½	8,897 00	
City of St. Paul.	4	30,000 00	Var.	33,000 00	
City of Trenton.	4	8,000 00	106	8,480 00	
City of Albany.	Var.	162,225 00	Var.	164,130 88	
City of Amsterdam.	5	203,000 00	111	225,330 00	
City of Binghamton.	4	15,500 00	107	16,585 00	
City of Corning.	4	5,000 00	108½	5,425 00	
City of Mount Vernon.	4	10,000 00	109	10,900 00	
City of New York.	Var.	93,750 00	Var.	101,027 50	
County of Hamilton.	5	6,000 00	103	6,180 00	
County of Kings.	4	15,000 00	103½	15,525 00	
Town of Lyons.	4	9,000 00	104	9,360 00	
Town of Ontario.	4	3,000 00	100	3,000 00	
Town of Tonawanda.	6	10,000 00			
Town of Venice.	4	2,000 00	103	2,060 00	
Village of Afton.	4	10,000 00	104	10,400 00	
Village of Ballston Spa.	3½	24,000 00	100	24,000 00	
Village of Earlville.	4	19,000 00	103½	19,665 00	
Village of Freeport.	5	2,000 00	116	2,320 00	
Village of Hoosic Falls.	4	15,000 00	101½	15,225 00	
Village of Mayville.	4	4,000 00	103	4,120 00	
Village of Morris.	4	11,500 00	104	11,960 00	
Village of Middleport.	5	5,500 00	105	5,775 00	
Village of New Berlin.	4	8,000 00	103	8,240 00	
Village of Nyack.	4	5,000 00	108	5,400 00	
Village of Oxford.	4	6,000 00	101	6,060 00	
Village of Pelham.	5	6,000 00	109	6,540 00	
Village of Red Hook.	4	5,000 00	104	5,200 00	
Village of Saratoga Springs.	Var.	3,000 00	Var.	3,375 00	
Village of Saranac Lake.	5	10,000 00	120½	12,075 00	
Village of Waterville.	4	10,000 00	105	10,500 00	
Village of West Carthage.	4	5,700 00	107½	6,127 50	
Babylon school district.	5	16,500 00	107	17,655 00	
Lansburgh school dist.	4	9,000 00	106	9,540 00	
North Dansville school dist.	5	16,000 00	105	16,800 00	
Olean school district.	4	2,000 00	102	2,040 00	
Waterford school district.	4	10,000 00	107½	10,775 00	
Chic., B. & Q. R.R.	Var.	110,000 00	Var.	110,462 50	
Central R.R. of N. J.	5	60,000 00	135	81,000 00	
Chicago & N. W. R.R.	Var.	132,500 00	Var.	160,180 00	
Chic., Mil. & St. Paul R.R.	Var.	42,000 00	Var.	48,635 00	
Chicago, R. I. & P. R.R.	6	54,000 00	122	65,880 00	
Delaware & Hudson R.R.	Var.	31,500 00	Var.	41,690 00	
Del. Lack. & W. R.R.	7	2,000 00	110	2,200 00	
Illinois Central R.R.	Var.	95,000 00	Var.	89,550 00	
N. Y. Central R.R.	Var.	50,000 00	Var.	52,010 00	
Manhattan Elevated R.R.	4	110,000 00	105½	116,325 00	
Metropolitan Elevated R.R.	6	16,000 00	106½	17,040 00	
Maise Central R.R.	7	5,000 00	120	6,000 00	
Troy & Boston (Fitchburgh).	7	9,000 00	145	13,050 00	
Pennsylvania R.R.	Var.	42,500 00	Var.	49,000 00	

1,826,495 38

THE ALBANY CITY SAVINGS INSTITUTION, ALBANY—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Banking house and lot.....	Cost.	\$150,000 00	....	Est. value.	\$145.00
Other real estate.....	Cost.	17,059 07	....	Est. value.	15.97
Land contract.....					5.23
Insurance and taxes advanced					5.47
Cash on hand.....				\$4,485 12	
Cash deposited in banks and trust companies.....				250,903 58	255.38
Interest accrued on bonds and mortgages.....				\$34,119 65	
Interest accrued on bond investments.....				12,043 23	
Interest accrued on bank deposits.....				852 59	
Interest accrued on land contracts.....				18 24	
Rents accrued.....					47.03 1.30
LIABILITIES.					\$4,624.61
Due depositors.....				\$4,344,556 31	
Interest accrued to depositors				21,600 00	
Salaries and franchise tax accrued.....				1,315 31	4,367.47
Surplus on market value.....					\$257.14
Surplus on par value.....					114.02

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$74,925 00	\$2,997 00	
Bonds and mortgages.....	4½	1,276,647 26	57,449 13	
Bonds and mortgages.....	5	947,381 60	47,369 08	
Bonds and mortgages.....	5½	3,700 00	203 50	
Bonds and mortgages.....	6	20,050 00	1,203 00	
Bond investments.....	3	25,000 00	750 00	
Bond investments.....	3½	384,725 00	13,465 37	
Bond investments.....	4	487,400 00	19,496 00	
Bond investments.....	4½	83,000 00	3,735 00	
Bond investments.....	5	435,000 00	21,750 00	
Bond investments.....	6	\$145,250 00		
Less Tonawanda bonds in default.....		10,000 00		
		\$135,250 00	8,115 00	
Bond investments.....	7	\$123,000 00	8,610 00	
Land contracts.....	5	5,239 40	261 97	
Cash deposited in banks and trust companies.....	2	95,876 87	1,917 54	
Cash deposited in banks and trust companies.....	2½	5,026 71	125 67	
Cash deposited in banks and trust companies.....	3	125,000 00	3,750 00	
Cash deposited in banks and trust companies.....	3½	25,000 00	875 00	
Rents.....				\$192.07 10.43
				\$202.50

EXAMINATIONS.

351

THE ALBANY CITY SAVINGS INSTITUTION, ALBANY- (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors.....			\$144,000 00	
Salaries.....			8,190 00	
Taxes, repairs and insurance on banking house.....			6,898 42	
Taxes, repairs and insurance on other real estate.....			847 43	
Printing, advertising, stationery and blank books.....			2,939 50	
Fuel, lights and attendance.....			3,448 06	
Franchise tax.....			1,283 79	
Other expenses.....			2,100 80	
				\$169,708 00
Excess of income.....				\$32,799 26

THE ALBANY EXCHANGE SAVINGS BANK, ALBANY.

[Examined September 1, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$1,254,993 40
Stocks and bonds:					
State of Colorado.....	6	\$37,844 12			
State of Tennessee.....	3	40,000 00	97	\$38,800 00	
State of Alabama.....	5	36,000 00	101	36,360 00	
City of Paterson.....	4	15,000 00	103 1/2	15,570 00	
City of Cincinnati.....	Var.	2,000 00	Var.	2,050 00	
City of Des Moines.....	4	20,000 00	103	20,600 00	
City of Boston.....	Var.	95,000 00	Var.	97,025 00	
City of Milwaukee.....	5	8,000 00	108	8,640 00	
City of Cleveland.....	4	30,000 00	103 1/2	31,050 00	
City of Trenton.....	4	10,000 00	102	10,200 00	
City of Omaha.....	Var.	28,000 00	Var.	27,960 00	
City of Albany.....	Var.	80,300 00	Var.	88,104 75	
City of Buffalo.....	7	20,000 00	107	21,400 00	
City of Mount Vernon.....	4	20,000 00	110	22,000 00	
City of Long Island.....	5	26,500 00	89	23,585 00	
City of Watervliet.....	4	7,550 00	101 1/2	7,663 25	
City of Cohoes.....	7	1,000 00	116 1/2	1,165 00	
City of New York.....	Var.	66,191 22	Var.	68,573 09	
City of New York.....	3	17,800 00	96	17,184 00	
City of Watertown.....	4	30,000 00	109 1/2	32,775 00	
County of New York.....	3 1/2	7,000 00	99	6,930 00	
Town of Lewiston.....	4 1/2	7,000 00	112	7,360 00	
Town of Somerset.....	5	2,000 00	108	2,160 00	
Town of Wolcott.....	5	2,500 00	107	2,675 00	
Town of Rodus.....	5	3,000 00	107 1/2	3,225 00	
Village of Oneonta.....	3.58	36,000 00	101	36,360 00	
Village of Plattsburgh.....	4	10,000 00	103 1/2	10,350 00	
Village of Tarrytown.....	4	20,000 00	107 1/2	21,500 00	
Village of Irvington.....	3 1/2	32,000 00	100	32,000 00	
Village of Dolgeville.....	3.90	14,000 00	104	14,560 00	
Village of Mechanicville.....	3.65	14,999 92	101	15,149 92	
Village of Valatie.....	5	1,500 00	104	1,560 00	
Rotterdam school district.....	5	2,000 00	100	2,000 00	
N. Y. Central R.R.....	5	61,000 00	118 1/2	72,285 00	
Manhattan Elevated R.R.....	4	75,000 00	105 1/2	79,125 00	
Illinois Central R.R.....	3 1/2	85,000 00	95	80,750 00	
Chic. & N. W. R. R.....	Var.	66,000 00	Var.	69,295 00	
Fonda, Johnstown & Gloversville R.R.....	6	10,000 00	126	12,600 00	
Chic. B. & Q. R.R.....	Var.	70,000 00	Var.	68,300 00	
Chi., Mil. & St. Paul R.R.....	Var.	40,000 00	Var.	41,575 00	
Pennsylvania R.R.....	4	15,000 00	109	16,350 00	
					1,162,815 01

THE ALBANY EXCHANGE SAVINGS BANK, ALBANY—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Total
			Rate.	Amount.	
Other real estate.....	Cost.	\$4,469 51		Est. value	\$4,0
Insurance and taxes advanced					3
Cash on hand.....				\$4,604 58	
Cash deposited in banks and trust companies.....				158,563 73	163,1
Call loan.....					1,2
Interest accrued on bonds and mortgages.....				\$19,971 27	
Interest accrued on bond investments.....				7,687 26	
Interest accrued on call loan.....				8 33	
Interest accrued on bank deposits.....				491 93	
Rents.....					28,1
LIABILITIES.					\$2,614,8
Due depositors.....				\$2,491,518 29	
Interest accrued to depositors				34,000 00	
Rent.....				150 00	2,525,6
Surplus on market value.....					\$89,1
Surplus on par value.....					85,6

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Total
Bonds and mortgages.....	4	\$187,220 00	\$7,488 80	
Bonds and mortgages.....	4½	26,500 00	1,126 25	
Bonds and mortgages.....	4½	353,141 80	15,891 38	
Bonds and mortgages.....	5	\$643,871 60		
Less over one year in arrears.....		5,450 00		
		\$638,421 60	31,921 08	
Bonds and mortgages.....	5½	\$2,700 00	148 50	
Bonds and mortgages.....	6	41,560 00	2,493 60	
Bond investments.....	3	57,900 00	1,737 00	
Bond investments.....	3½	7,000 00	231 00	
Bond investments.....	3½	373,000 00	13,055 00	
Bond investments.....	3.58	36,000 00	1,288 80	
Bond investments.....	3.65	14,999 92	547 50	
Bond investments.....	3.90	14,000 00	546 00	
Bond investments.....	4	343,850 00	13,754 00	
Bond investments.....	4½	7,000 00	315 00	
Bond investments.....	5	\$185,291 22		
Less over one year in arrears.....		26,500 00		
		\$158,791 22	7,939 56	
Bond investments.....	6	\$61,244 12		
Less over one year in arrears.....		37,844 12		
		\$23,400 00	1,404 00	
Bond investments.....	7	\$58,000 00	4,060 00	
Bond investments.....	7½	1,000 00	73 00	
Bank deposits.....	2½	25,000 00	625 00	
Bank deposits.....	3	133,663 73	4,006 91	
Call loan.....	5	1,200 00	60 00	
Rents.....				\$108,7
				6
				\$109,4

EXAMINATIONS.

353

THE ALBANY EXCHANGE SAVINGS BANK, ALBANY—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors.....			\$81,600 00	
Salaries.....			6,470 00	
Rent.....			1,600 00	
Taxes, repairs and insurance on real estate.....			1,344 19	
Legal expenses.....			167 70	
Printing, advertising, stationery and blank books.....			1,143 45	
Fuel, lights and attendance.....			223 67	
Franchise tax.....			440 69	
Other expenses.....			1,386 70	
				\$94,376 40
Excess of income.....				\$15,031 98

ALBANY SAVINGS BANK, ALBANY.

[Examined February 6, 1906.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$10,576,930 00
Stocks and bonds:					
State of Massachusetts.....	3½	\$750,000 00	105	\$787,500 00	
County of Albany.....	Var.	606,000 00	Var.	618,000 00	
County of Cattaraugus.....	4	54,000 00	104	56,160 00	
County of Kings.....	4	100,000 00	107	107,000 00	
County of Oneida.....	3½	100,000 00	100	100,000 00	
County of Onondaga.....	4	200,000 00	103	216,000 00	
County of Putnam.....	4	25,000 00	100½	25,125 00	
County of Queens.....	4	100,000 00	106	106,000 00	
County of Rensselaer.....	Var.	13,000 00	Var.	13,000 00	
County of Ulster.....	4	24,000 00	106½	25,560 00	
City of Allegheny, Pa.....	Var.	200,000 00	Var.	204,750 00	
City of Boston.....	Var.	1,500,000 00	Var.	1,597,287 50	
City of Cambridge.....	Var.	375,000 00	Var.	385,475 00	
City of Camden, N. J.....	4	205,000 00	Var.	218,115 00	
City of Cincinnati.....	Var.	300,000 00	Var.	324,400 00	
City of Cleveland.....	4	600,000 00	Var.	632,500 00	
City of Detroit.....	Var.	302,000 00	Var.	325,765 00	
City of Grand Rapids.....	4	20,000 00	105½	21,100 00	
City of Milwaukee.....	5	185,000 00	107½	199,337 50	
City of Minneapolis.....	4	110,000 00	106½	117,425 00	
City of Newark, N. J.....	4	350,000 00	Var.	381,500 00	
City of New Bedford.....	4	31,000 00	103	31,930 00	
City of New Haven.....	3½	100,000 00	100	100,000 00	
City of Pittsburgh.....	4	250,000 00	103	260,000 00	
City of Providence.....	4	75,000 00	Var.	80,000 00	
City of St. Louis.....	4	435,953 70	Var.	451,392 54	
City of St. Paul.....	4	300,000 00	Var.	321,910 00	
City of Wilmington.....	4	100,000 00	103	103,000 00	
City of Worcester.....	4	172,000 00	Var.	182,675 00	
City of Albany.....	Var.	999,425 00	Var.	1,068,212 13	
City of New York.....	Var.	2,446,000 00	Var.	2,646,207 50	
City of Buffalo.....	Var.	439,000 00	Var.	492,342 50	
City of Hornellsville.....	4	50,000 00	105½	52,750 00	
City of Jamestown.....	3½	25,000 00	100	25,000 00	
City of Newburgh.....	4	61,000 00	102½	62,525 00	
City of Rochester.....	3½	318,000 00	100	318,000 00	
City of Schenectady.....	4	224,000 00	Var.	235,300 00	
City of Syracuse.....	3½	90,000 00	100	90,000 00	
City of Troy.....	Var.	85,000 00	Var.	85,200 00	
City of New Rochelle.....	4	85,500 00	104	88,920 00	
City of Yonkers.....	4	25,000 00	106	26,500 00	
Town of Flushing.....	4	10,000 00	103	10,800 00	
Town of Newtown.....	4	20,000 00	103	20,600 00	
Village of Flushing.....	4	16,000 00	101	16,160 00	
Village of Fredonia.....	4	500 00	100	500 00	
Village of Saratoga Springs.....	4	70,000 00	103	72,100 00	
Village of West Troy.....	4	78,000 00	Var.	80,140 00	
Delaware & Hudson R.R.....	Var.	57,000 00	Var.	68,730 00	
New York Central R.R.....	Var.	3,200,000 00	Var.	3,188,750 00	

ALBANY SAVINGS BANK, ALBANY—(Continued.)

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Chi. & N. W. R.R.	Var.	\$1,285,000 00	Var.	\$1,294,450 00	
Chi., Mil. & St. Paul R.R.	Var.	629,000 00	Var.	694,955 00	
Chi., Burl. & Quincy R.R.	Var.	750,000 00	Var.	740,750 00	
Chi., St. P., Minn. & O. R.R.	6	60,000 00	135	81,000 00	
Chi., R. I. & Pac. R.R.	4	250,000 00	103	257,500 00	
Cent. Railroad of N. J.	5	100,000 00	131½	131,500 00	
St. Paul, Minn. & Manitoba R.R.	6	200,000 00	137	274,000 00	
Illinois Central R.R.	Var.	300,000 00	Var.	294,750 00	
Louisville & Nashville R.R.	4	150,000 00	104	156,000 00	
Del., L. & Western R.R.	6	100,000 00	126	126,000 00	
N. Y., Prov. & Boston R.R.	4	100,000 00	108	108,000 00	
Pennsylvania R.R.	4	100,000 00	107	107,000 00	
Pitts., Va. & Charl'ton R.R.	4	100,000 00	103	103,000 00	
Banking house and lot	Cost	395,939 30		Book value	\$21,060,759 67
Other real estate	Cost	34,931 58		Est. value	225,000 00
Cash on hand				\$103,776 12	25,000 00
Cash deposited in banks and trust companies				1,576,576 55	1,680,352 67
Interest accrued on bonds and mortgages				\$83,797 20	
Interest accrued on bond investments				112,107 38	
Interest accrued on deposits in banks and trust companies				2,934 55	198,839 13
					\$33,766,881 47
LIABILITIES.					
Due depositors				\$31,424,810 10	
Interest accrued to depositors				103,877 00	
Salaries accrued				605 83	
Franchise tax accrued				7,264 61	31,536,557 54
Surplus on market value					\$2,230,323 93
Surplus on par value					1,175,942 96

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4	\$3,776,870 00	\$151,074 00	
Bonds and mortgages	4½	597,200 00	25,381 00	
Bonds and mortgages	4½	5,279,380 00	237,572 10	
Bonds and mortgages	5	\$760,300 00		
Less over one year in arrears		7,500 00		
Bonds and mortgages	5	\$782,800 00	39,140 00	
Bonds and mortgages over 1 year in arrears	5½	\$60,000 00		
Bonds and mortgages	6	73,200 00	4,392 00	
Bond investments	3.30	103,500 00	3,415 50	
Bond investments	3½	8,566,425 00	299,824 87	
Bond investments	4	8,306,953 70	332,278 15	
Bond investments	4½	165,000 00	7,425 00	
Bond investments	4½	50,000 00	2,437 50	
Bond investments	5	1,049,500 00	54,475 00	
Bond investments	6	858,000 00	51,480 00	
Bond investments	7	867,000 00	60,650 00	
Cash deposited in banks and trust companies	2	446,920 76	8,938 42	
Cash deposited in banks and trust companies	3	904,655 79	27,139 67	
Cash deposited in banks and trust companies	3½	100,000 00	3,500 00	
Cash deposited in banks and trust companies	4	125,000 00	5,000 00	
its.				\$1,314,163 21
				1,294 50
				\$1,315,457 71

EXAMINATIONS.

355

ALBANY SAVINGS BANK, ALBANY--(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors.....			\$1,068,443 54	
Salaries.....			38,520 00	
Taxes, repairs and insurance on banking house.....			6,509 16	
Taxes, repairs and insurance on other real estate.....			2,143 02	
Legal expenses.....			2,536 66	
Printing, advertising, stationery and blank books.....			3,798 68	
Fuel, lights and attendance.....			2,994 59	
Other expenses.....			22,132 31	
				\$1,147,077 96
Excess of income.....				\$168,379 75

THE AMERICAN SAVINGS BANK, NEW YORK CITY.

[Examined April 18, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$965,385 00
Stocks and bonds:					
State of Alabama.....	5	\$98,000 00	102	\$99,960 00	
State of Kentucky.....	4	10,000 00	100	10,000 00	
State of Tennessee.....	3	50,000 00	96½	48,250 00	
City of Greater New York.....	Var.	81,000 00	Var.	83,882 50	
City of Yonkers.....	7	2,000 00	Var.	2,260 00	
Village of Whitehall.....	4	8,000 00	103½	8,300 00	
Village of Lansingburgh.....	4	20,000 00	107	21,400 00	
Village of Coxsackie.....	4	8,000 00	100½	8,040 00	
Village of Johnstown.....	4	25,000 00	105½	26,312 50	
Village of N. Tarrytown.....	4	10,000 00	104½	10,450 00	
Village of Delhi.....	4	22,000 00	Var.	23,550 00	
Village of Matteawan.....	3.70	20,000 00	100	20,000 00	
Village of White Plains.....	4	1,000 00	100	1,000 00	
Town of Harrietstown.....	4½	2,000 00	102	2,040 00	
Town of Mamaroneck.....	4½	17,500 00	102	17,850 00	
Town of Saratoga.....	4½	10,000 00	Var.	10,377 50	
Town of White Plains.....	Var.	55,000 00	Var.	64,450 00	
Town of Geddes.....	4½	17,000 00	Var.	18,155 00	
Town of Pittsfield.....	4	3,000 00	100	3,000 00	
R.R. first mortgage bonds.....	Var.	495,000 00	Var.	486,000 00	
					965,277 50
Demand loan.....					1,350 00
Real estate.....	Cost.	46,813 95		Est. value \$4,132 41	44,744 78
Cash on hand.....					
Cash deposited in banks and trust companies.....				264,795 83	
					268,928 24
Interest accrued on bonds and stocks.....				\$11,834 78	
Interest accrued on bonds and mortgages.....		\$11,061 71			
Less over one year in arrears.....		3,228 00			
				7,833 71	
Interest accrued on call loan.....				37 90	
Interest accrued on cash deposited.....				1,421 85	
					21,128 24
					\$2,266,813 76
LIABILITIES.					
Due depositors.....				\$2,213,492 98	
Interest accrued to depositors.....				20,723 76	
					2,234,216 74
Surplus on market value.....					\$32,597 02
Surplus on par value.....					21,819 52

THE AMERICAN SAVINGS BANK, NEW YORK CITY—(Continued).
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$277,000 00		
Less over one year in arrears.....		32,000 00		
		\$245,000 00	\$11,025 00	
Bonds and mortgages.....	4½	\$18,000 00	855 00	
Bonds and mortgages.....	5	590,800 00	29,540 00	
Bonds and mortgages.....	5½	51,250 00	2,818 75	
Bonds and mortgages.....	6	28,335 00	1,700 10	
Bonds and stocks.....	3	195,000 00	5,850 00	
Bonds and stocks.....	3½	100,000 00	3,500 00	
Bonds and stocks.....	3.70	20,000 00	740 00	
Bonds and stocks.....	4	267,000 00	10,680 00	
Bonds and stocks.....	4½	71,500 00	3,217 50	
Bonds and stocks.....	5	149,000 00	7,450 00	
Bonds and stocks.....	6	134,000 00	8,040 00	
Bonds and stocks.....	7	18,000 00	1,260 00	
Cash deposited.....	2½	9,467 30	236 68	
Cash deposited.....	3	238,850 50	7,165 51	
Cash deposited.....	3½	16,478 03	576 73	
Rents.....				\$94,655 27
				2,140 00
				\$96,795 27
CHARGES.				
Interest to depositors.....			\$69,725 03	
Salaries.....			7,300 00	
Rent.....			3,000 00	
Taxes, repairs and insurance on real estate.....			1,016 23	
Printing, advertising and stationery.....			485 17	
Fuel and lights.....			14 80	
Other expenses.....			420 69	
				81,962 02
Excess of income.....				\$14,833 25

AMSTERDAM SAVINGS BANK, AMSTERDAM.

[Examined April 24, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$1,114,558 50
Stocks and bonds:					
State of Massachusetts.....	3½	\$60,000 00	106	\$63,600 00	
State of Louisiana.....	4	35,000 00	105	36,750 00	
State of Tennessee.....	3	62,000 00	97	60,140 00	
State of North Dakota.....	4	30,000 00	105½	31,725 00	
State of Ohio.....	5	10,000 00	102	10,200 00	
State of Utah.....	3½	25,000 00	100	25,000 00	
State of Wyoming.....	6	3,000 00	135	4,050 00	
County of Fulton.....	3.95	16,666 66	100	16,666 66	
County of Montgomery.....	4	57,831 51	Var.	60,431 51	
County of Queens.....	4	10,000 00	106½	10,625 00	
City of St. Paul.....	5	31,000 00	107½	33,325 00	
City of Minneapolis.....	Var.	31,000 00	Var.	33,255 00	
City of Paterson, N. J.....	4	27,000 00	101	27,270 00	
City of St. Louis.....	3.65	15,000 00	100½	15,075 00	
City of New York.....	3½	30,000 00	101½	30,450 00	
City of Cincinnati.....	6	6,000 00	102	6,120 00	
City of Johnstown.....	Var.	13,000 00	Var.	13,905 00	
City of Jamestown.....	4	30,000 00	106	31,800 00	
City of Geneva.....	4	8,000 00	102	8,160 00	
City of Hensselaer.....	4	19,725 00	104	20,514 00	
City of Corning.....	4	11,000 00	103½	11,385 00	
City of Amsterdam.....	Var.	201,872 43	Var.	196,507 43	
Village of Oxford.....	4	16,000 00	104½	16,760 00	

AMSTERDAM SAVINGS BANK, AMSTERDAM—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Village of Marathon.....	4	\$12,000 00	102	\$12,240 00	
Village of White Plains.....	4	5,000 00	101	5,050 00	
Village of Potsdam.....	3½	3,000 00	100	3,000 00	
Village of Hammondsport.....	4	20,000 00	103	20,600 00	
Village of St. Johnsville.....	4	11,200 00	Var.	11,600 00	
Village of Cattaraugus.....	4	14,000 00	103	14,420 00	
Village of Afton.....	4	10,000 00	103	10,300 00	
Village of North Olean.....	5	4,000 00	103	4,120 00	
Village of Le Roy.....	4	20,000 00	102½	20,600 00	
Village of Suspension Bdg.....	4	6,000 00	104	6,240 00	
Village of Rockton.....	3½	6,000 00	100	6,000 00	
Village of Hagaman.....	3½	3,250 00	100	3,250 00	
Village of Bainbridge.....	3½	8,550 00	100	8,550 00	
Village of Fredonia.....	4	35,000 00	Var.	35,547 50	
Village of Lestershire.....	3.40	16,000 00	100	16,000 00	
Village of Watkins.....	4	20,000 00	105	21,000 00	
Village of Oneonta.....	3½	37,500 00	100	37,500 00	
Village of Port Jervis.....	4	15,000 00	102	15,300 00	
Village of Frankfort.....	3½	17,000 00	100	17,000 00	
Village of Norwich.....	4	24,922 98	104½	26,044 51	
Village of Port Chester.....	4	40,564 00	Var.	42,186 56	
Village of Massena.....	4	10,000 00	104	10,400 00	
Village of Tuckahoe.....	4½	4,200 00	104	4,368 00	
Village of Dansville.....	4	3,600 00	102½	3,690 00	
Village of Oxford.....	3.98	7,412 00	100	7,412 00	
Village of Ballston Spa.....	4	12,000 00	104	12,480 00	
Village of Whitehall.....	4	25,000 00	104	26,000 00	
Village of Blasdel.....	4	25,000 00	103	25,750 00	
Village of Penn Yan.....	3.70	31,896 00	100	31,896 00	
Village of Silver Springs.....	4	10,000 00	102	10,200 00	
Village of Sidney.....	3.80	14,043 31	100	14,043 31	
Town of Cincinnatus.....	4	1,000 00	103	1,030 00	
Town of Mohawk.....	Var.	7,000 00	100	7,000 00	
Town of Lisle.....	3½	7,000 00	100	7,000 00	
Town of Florida.....	4	4,000 00	100	4,000 00	
Town of Pelham.....	4	17,000 00	102½	17,425 00	
Town of Oppenheim.....	4	5,000 00	101	5,050 00	
Town of Schoharie.....	4	20,000 00	103	20,600 00	
Town of Rotterdam.....	5	3,800 00	110	4,180 00	
Town of Amsterdam.....	4	1,419 34	102	1,447 73	
Town of Shawangunk.....	3.90	24,000 00	102	24,480 00	
St. Johnsville school dist.....	4	10,430 00	103	10,742 90	
West Seneca school district.....	4	9,000 00	101½	9,135 00	
Amsterdam school district.....	4	77,600 00	Var.	80,134 00	
Chicago & N. W. R.R.....	Var.	101,000 00	Var.	129,705 00	
Chi. B. & Q. R.R.....	Var.	89,000 00	Var.	94,796 04	
Chi. M. & St. P. R.R.....	Var.	64,000 00	Var.	72,295 00	
Chi. R. I. & P. R.R.....	6	20,000 00	123½	24,700 00	
Illinois Central R.R.....	Var.	115,000 00	Var.	116,700 00	
N. Y. Central R.R.....	Var.	105,000 00	Var.	112,425 00	
Central R.R. of N. J.....	5	20,000 00	136	27,200 00	
Pennsylvania R.R.....	4	20,000 00	108	21,600 00	
F. Johnstown & G. R.R.....	6	14,500 00	131	18,995 00	
Manhattan Elevated R.R.....	4	20,000 00	106½	21,300 00	
Metropolitan R.R.....	6	20,000 00	107½	21,500 00	
Other real estate.....	Cost.	10,800 00		Est. value	\$2,099,843 15
Land contract.....					7,500 00
Cash on hand.....					750 00
Cash deposited in banks and trust companies.....					192,025 83
Taxes advanced.....					
Interest accrued on bonds and mortgages.....					\$8,713 85
Interest accrued on bond investments.....					14,634 05
Interest accrued on deposits in banks and trust companies.....					350 00
Interest accrued on land contract.....					18 75
Rents.....					23,716 65
					47 00
					\$3,442,587 72

REPORT ON SAVINGS BANKS.

AMSTERDAM SAVINGS BANK, AMSTERDAM—(Continued).

LIABILITIES.	Rate of interest.	Amount at par.	MARKET VALUE.		Total
			Rate.	Amount.	
Due depositors.....				\$3,266,632 96	
Interest accrued to depositors.....				33,529 27	
Salaries and taxes accrued.....				629 26	
					\$3,300,7
Surplus on market value.....					\$141,7
Surplus on par value.....					38,6

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Total
Bonds and mortgages.....	4½	\$119,000 00	\$5,355 00	
Bonds and mortgages.....	5	965,503 50	48,275 18	
Bonds and mortgages.....	6	30,055 00	1,803 30	
Bond investments.....	3	83,500 00	2,505 00	
Bond investments.....	3½	187,000 00	6,077 50	
Bond investments.....	3.40	16,000 00	544 00	
Bond investments.....	3.50	291,300 00	10,195 50	
Bond investments.....	3.65	15,000 00	547 50	
Bond investments.....	3.70	31,896 00	1,180 15	
Bond investments.....	3.80	14,043 31	533 65	
Bond investments.....	3.90	24,000 00	936 00	
Bond investments.....	3.95	16,666 66	658 33	
Bond investments.....	3.98	7,412 00	295 00	
Bond investments.....	4	891,665 26	35,666 61	
Bond investments.....	4½	29,200 00	1,314 00	
Bond investments.....	5	130,300 00	6,515 00	
Bond investments.....	6	169,000 00	10,140 00	
Bond investments.....	7	90,000 00	6,300 00	
Land contract.....	5	750 00	37 50	
Cash deposited.....	2½	8,615 34	215 38	
Cash deposited.....	3	161,753 56	4,852 60	
Rents.....				\$143,4
				\$144,4
CHARGES.				
Interest to depositors.....			\$106,818 90	
Salaries.....			5,625 00	
Rent.....			600 00	
Taxes, repairs and insurance on other real estate.....			781 88	
Printing, advertising, stationery and blank books.....			405 94	
Fuel, lights and attendance.....			93 82	
Franchise tax.....			365 16	
Other expenses.....			677 15	
				115,4
Excess of income.....				\$29,6

THE BOWERY SAVINGS BANK, NEW YORK CITY.

[Examined May 1, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$43,929,175 00
Stocks and bonds:					
State of Delaware.....	3	\$250,000 00	99½	\$248,750 00	
State of Massachusetts.....	Var.	2,960,000 00	Var.	3,021,687 50	
State of Rhode Island.....	3½	50,000 00	104½	52,125 00	
Greater New York.....	Var.	11,616,000 00	Var.	11,885,346 35	
City of Albany.....	3½	22,500 00	100½	22,612 50	
City of Alleghany.....	4	250,000 00	Var.	260,812 50	
City of Auburn.....	Var.	65,000 00	Var.	67,450 00	
City of Binghamton.....	Var.	125,000 00	Var.	132,250 00	
City of Boston.....	Var.	3,604,000 00	Var.	3,693,736 45	
City of Buffalo.....	3½	343,299 43	Var.	344,424 43	
City of Cambridge.....	Var.	887,000 00	Var.	941,950 00	
City of Cohoes.....	4	86,500 00	Var.	91,407 50	
City of Fall River.....	Var.	303,000 00	Var.	324,791 25	
City of Hartford.....	3½	1,036,000 00	101½	1,048,950 00	
City of Holyoke.....	4	90,000 00	101½	91,350 00	
City of Lowell.....	4	150,000 00	109	163,500 00	
City of Mount Vernon.....	4	70,000 00	Var.	76,400 00	
City of Newark.....	4	700,000 00	Var.	750,965 00	
City of New Haven.....	Var.	777,500 00	Var.	799,889 45	
City of Oswego.....	3½	336,000 00	100	336,000 00	
City of Pittsburgh.....	Var.	272,000 00	Var.	275,332 50	
City of Portland.....	4	200,000 00	104	208,000 00	
City of Poughkeepsie.....	3	169,000 00	Var.	166,987 50	
City of Providence.....	4	250,000 00	Var.	272,462 50	
City of St. Louis.....	3.65	25,000 00	102	25,500 00	
City of Springfield.....	4	58,500 00	103½	60,401 25	
City of Troy.....	3½	78,000 00	Var.	78,217 50	
City of Worcester.....	4	692,000 00	Var.	743,791 25	
City of Yonkers.....	Var.	339,575 00	Var.	343,468 56	
Railroad first mortgage.....	Var.	21,459,000 00	Var.	22,933,791 25	
Banking house.....	Cest.	796,080 91		Est. value	49,462,350 24
Cash on hand.....				\$188,449 67	310,000 00
Cash deposited in banks and trust companies.....	Var.			5,887,645 21	6,076,094 88
Interest accrued on bonds and mortgages.....				\$455,084 75	
Interest accrued on bonds and stocks.....				598,046 10	
Interest accrued on deposits in banks and trust companies.....				27,074 00	1,080,204 85
					\$100,857,824 97
LIABILITIES.					
Due depositors.....				\$90,734,179 77	
Interest accrued to depositors.....				1,065,825 00	91,800,004 77
Surplus on market value.....					\$9,057,820 20
Surplus on par value.....					6,860,344 39

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	3½	\$3,100,000 00	\$116,250 00	
Bonds and mortgages.....	4	23,711,475 00	948,459 00	
Bonds and mortgages.....	4½	468,500 00	19,911 25	
Bonds and mortgages.....	4½	16,326,100 00	734,674 50	
Bonds and mortgages.....	5	323,100 00	16,155 00	
Bonds and stocks.....	3	3,111,000 00	93,330 00	
Bonds and stocks.....	3.30	806,000 00	26,598 00	
Bonds and stocks.....	3½	24,572,299 43	860,030 48	

THE BOWERY SAVINGS BANK, NEW YORK CITY—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and stocks.....	3.65	\$25,000 00	\$912 50	
Bonds and stocks.....	4	10,307.075 00	412,283 00	
Bonds and stocks.....	4½	8,000 00	340 00	
Bonds and stocks.....	5	3,403,000 00	170,150 00	
Bonds and stocks.....	6	2,352,000 00	141,120 00	
Bonds and stocks.....	7	2,680,500 00	187,635 00	
Cash deposited.....	2½	4,412,910 49	110,322 76	
Cash deposited.....	3	1,474,734 92	44,242 04	
CHARGES.				\$3,882.4
Interest to depositors, estimated.....			\$3,197,472 46	
Salaries.....			98,650 00	
Taxes, repairs and insurance on banking house.....			7,617 98	
Legal expenses.....			1,125 89	
Printing, advertising, stationery and blank books.....			14,111 32	
Fuel, lights and attendance.....			12,556 95	
Other expenses.....			35,412 14	
State tax on par surplus.....			63,000 00	
				3,429.9
Excess of income.....				\$452.44

BREVOORT SAVINGS BANK, BROOKLYN.

[Examined March 28, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$825.90
Stocks and bonds:					
United States.....	4	\$5,000 00	133	\$6,650 00	
State of Maine.....	3	1,000 00	98	980 00	
State of Louisiana.....	4	10,000 00	105	10,500 00	
City of Greater New York.....	Var.	102,884 17	Var.	110,058 33	
City of Boston.....	3½	6,000 00	101½	6,105 00	
City of Camden.....	4	5,000 00	109	5,450 00	
City of St. Paul.....	4	5,000 00	105½	5,287 50	
City of Milwaukee.....	5	6,000 00	104	6,240 00	
City of Minneapolis.....	8	6,000 00	100	6,000 00	
City of Grand Rapids.....	4½	4,000 00	107	4,280 00	
City of Cleveland.....	4	5,000 00	105	5,250 00	
City of Los Angeles.....	3½	25,000 00	100	25,000 00	
City of Yonkers.....	Var.	14,000 00	Var.	14,138 75	
Village of Pelham Manor.....	4½	5,000 00	Var.	5,380 00	
Village of North Pelham.....	4½	6,000 00	111	6,660 00	
Village of Cold Springs.....	4	5,000 00	107½	5,362 50	
Town of Hempstead.....	4	2,500 00	106½	2,662 50	
R.R. first mtg. bonds.....	Var.	332,000 00	Var.	361,585 00	
Cash on hand.....				\$7,980 18	587.58
Cash deposited in trust companies.....				204,342 10	212.32
Interest accrued on bonds and mortgages.....				\$15,908 02	
Interest accrued on bonds and stocks.....				6,840 95	
Interest accrued on deposits in banks and trust companies.....				1,865 49	
					24.61
LIABILITIES.					\$1,650.42
Due depositors.....				\$1,595,535 93	
Interest accrued to depositors.....				11,758 94	
					1,607.29
Surplus on market value.....					\$43.13
Surplus on par value.....					92

EXAMINATIONS.

361

BREVOORT SAVINGS BANK, BROOKLYN—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$132,300 00	\$5,953 50	\$70,574 23
Bonds and mortgages.....	5	627,100 00	31,355 00	
Bonds and mortgages.....	5½	8,000 00	440 00	
Bonds and mortgages.....	6	58,500 00	3,510 00	
Bonds and stocks.....	3	62,284 17	1,868 52	
Bonds and stocks.....	3½	77,500 00	2,712 50	
Bonds and stocks.....	3½	25,000 00	937 50	
Bonds and stocks.....	4	246,000 00	9,840 00	
Bonds and stocks.....	4½	15,000 00	675 00	
Bonds and stocks.....	5	62,000 00	3,100 00	
Bonds and stocks.....	6	32,600 00	1,956 00	
Bonds and stocks.....	7	19,000 00	1,330 00	
Bonds and stocks.....	8	6,000 00	480 00	
Cash deposited.....	3	147,151 03	4,414 53	
Cash deposited.....	3½	57,191 07	2,001 68	
CHARGES.				
Interest to depositors.....			\$48,823 40	
Salaries.....			6,200 00	
Rent.....			960 00	
Printing, advertising and stationery.....			652 79	
Fuel, lights and attendance.....			74 50	
State tax on par surplus.....			214 31	
Other expenses.....			567 19	
				57,492 19
Excess of income.....				\$13,082 04

BROOKLYN SAVINGS BANK, BROOKLYN.

[Examined April 3, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$17,232,825 00
Stocks and bonds:					
United States.....	4	\$2,000,000 00	133	\$2,660,000 00	
State of Rhode Island.....	3½	200,000 00	102½	205,500 00	
State of Massachusetts.....	Var.	2,176,000 00	Var.	2,230,875 00	
State of Alabama.....	5	100,000 00	100	100,000 00	
City of Greater New York.....	Var.	4,162,500 00	Var.	4,308,881 25	
City of Yonkers.....	Var.	190,000 00	Var.	206,221 25	
City of Rochester.....	3½	200,000 00	100	200,000 00	
City of Buffalo.....	Var.	1,392,500 00	Var.	1,440,541 25	
City of Albany.....	Var.	100,000 00	Var.	100,525 00	
City of Syracuse.....	Var.	500,000 00	Var.	529,500 00	
City of Auburn.....	4	100,000 00	Var.	105,718 75	
City of Schenectady.....	4	102,000 00	Var.	106,485 00	
City of Elmira.....	3½	100,000 00	100½	100,625 00	
City of Detroit.....	4	500,000 00	109	545,000 00	
City of Cleveland.....	4	200,000 00	107½	215,250 00	
City of Boston.....	3½	2,234,000 00	Var.	2,324,235 00	
City of Providence.....	3½	300,000 00	101½	305,250 00	
City of St. Louis.....	Var.	1,050,000 00	Var.	1,080,250 00	
City of Portland.....	6	100,000 00	105	105,000 00	
City of Hartford.....	3½	250,000 00	106½	265,625 00	
City of Allegheny.....	4	250,000 00	Var.	267,250 00	
City of Reading.....	4	60,000 00	102	61,200 00	
City of Milwaukee.....	5	167,000 00	106½	177,855 00	
City of Newark.....	Var.	700,000 00	Var.	718,875 00	
City of Philadelphia.....	3½	400,000 00	Var.	408,000 00	
City of Pittsburgh.....	3½	100,000 00	100	100,000 00	
City of Cincinnati.....	Var.	750,000 00	Var.	769,750 00	
County of Monroe.....	3½	200,000 00	100½	200,750 00	
Town of Hempstead.....	4	68,000 00	108	73,440 00	
Railroad first mortgage.....	Var.	5,956,000 00	Var.	6,535,897 50	
					26,448,500 00

BROOKLYN SAVINGS BANK, BROOKLYN—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Banking house.....	Cost.	\$734,359 43	.....	Est. value	\$350,00
Cash on hand.....				\$64,944 61	
Cash deposited in banks and trust companies.....				2,338,468 45	2,403,4
Interest accrued on bonds and mortgages.....		\$175,860 64			
Less over one year in arrears.....		476 67			
Interest accrued on stocks and bonds.....				\$175,383 97	
Interest accrued on deposits in banks and trust companies.....				227,277 44	
				15,722 00	418,3
					\$46,853,1
LIABILITIES.					
Due depositors.....				\$40,882,661 86	
Interest accrued to depositors.....				394,505 20	
					41,277,1
Surplus on market value.....					\$5,575,8
Surplus on par value.....					3,735,4

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	3½	\$725,000 00	\$27,187 50	
Bonds and mortgages.....	4	8,006,000 00	320,240 00	
Bonds and mortgages.....	4½	5,815,575 00	261,700 87	
Bonds and mortgages.....	4½	825,000 00	39,187 50	
Bonds and mortgages.....	5	\$1,849,750 00		
Less over one year in arrears.....		6,000 00		
		\$1,843,750 00	92,187 50	
Bonds and mortgages.....	6	\$11,500 00	690 00	
Stocks and bonds.....	3	600,000 00	18,000 00	
Stocks and bonds.....	3½	100,000 00	3,250 00	
Stocks and bonds.....	3.30	250,000 00	8,250 00	
Stocks and bonds.....	3½	13,400,000 00	469,000 00	
Stocks and bonds.....	3.65	100,000 00	3,650 00	
Stocks and bonds.....	4	6,440,000 00	257,600 00	
Stocks and bonds.....	4½	100,000 00	4,500 00	
Stocks and bonds.....	5	372,000 00	18,600 00	
Stocks and bonds.....	6	1,358,000 00	81,480 00	
Stocks and bonds.....	7	1,888,000 00	132,160 00	
Cash deposited.....	1½	424,669 50	6,370 04	
Cash deposited.....	2½	438,798 95	10,969 97	
Cash deposited.....	3	1,475,000 00	44,250 00	
				\$1,799,2
CHARGES.				
Interest to depositors, estimated.....			\$1,543,729 31	
Salaries.....			64,750 00	
Taxes, repairs and insurance on banking house.....			11,192 09	
Legal expenses.....			820 00	
Printing, advertising and stationery.....			2,144 48	
Fuel, lights and attendance.....			2,088 58	
State tax on par surplus.....			29,547 64	
Other expenses.....			6,321 71	
				1,660,8
Excess of income.....				\$138,6

EXAMINATIONS.

363

THE BUSHWICK SAVINGS BANK, BROOKLYN.

[Examined March 20, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$1,945,000 00
Stocks and bonds:					
State of Alabama.....	Var.	\$37,000 00	Var.	\$37,850 00	
State of California.....	4	10,000 00	105½	10,550 00	
State of Idaho.....	4	40,000 00	101½	40,600 00	
State of Louisiana.....	4	50,000 00	105	52,500 00	
State of North Carolina.....	4	25,000 00	103	25,750 00	
State of Mississippi.....	4	20,000 00	102½	20,550 00	
State of Tennessee.....	4½	20,000 00	105	21,000 00	
City of Greater New York.....	Var.	81,500 00	Var.	86,450 00	
City of Albany.....	3½	22,000 00	100	22,000 00	
City of Boston.....	3½	20,000 00	102	20,400 00	
City of Camden.....	4	23,000 00	106	24,380 00	
City of Cohoes.....	3½	54,932 50	100	54,932 50	
City of Elmira.....	3½	22,000 00	100	22,000 00	
City of Geneva.....	3½	42,050 00	100	42,050 00	
City of Gloversville.....	3½	22,000 00	100	22,000 00	
City of Jamestown.....	4	50,000 00	Var.	51,950 00	
City of Johnstown.....	Var.	26,500 00	Var.	27,212 50	
City of Middletown.....	3½	12,000 00	100	12,000 00	
City of Newburgh.....	4	13,000 00	103	13,390 00	
City of New Rochelle.....	Var.	79,372 20	Var.	82,977 42	
City of Niagara Falls.....	3½	38,000 00	106½	40,565 00	
City of Mount Vernon.....	4	39,000 00	Var.	41,542 50	
City of Olean.....	4	12,500 00	Var.	12,843 75	
City of Suspension Bridge.....	5	6,500 00	Var.	7,128 75	
City of Rome.....	Var.	30,000 00	Var.	30,577 50	
City of Schenectady.....	4	40,000 00	102½	41,100 00	
City of Syracuse.....	Var.	59,250 00	Var.	60,219 37	
City of Troy.....	4	9,800 00	105½	10,363 50	
City of Watertown.....	4	5,700 00	Var.	5,837 25	
City of Paterson.....	4	50,000 00	Var.	51,000 00	
City of St. Louis.....	3.65	25,000 00	100	25,000 00	
City of Milwaukee.....	3½	42,500 00	100	42,500 00	
City of Grand Rapids.....	4	40,000 00	104½	41,800 00	
City of Des Moines.....	4	65,000 00	100	65,000 00	
City of Los Angeles.....	3½	50,000 00	100	50,000 00	
City of Cleveland.....	4	10,000 00	Var.	10,325 00	
Town of Harrietstown.....	4	13,000 00	102½	13,357 50	
Town of Forestburgh.....	3½	16,000 00	100	16,000 00	
Town of Saratoga.....	4½	1,000 00	102	1,020 00	
Town of Granby.....	4	2,800 00	102	2,856 00	
Village of Saratoga Springs.....	4	30,000 00	105½	31,725 00	
Village of Ilion.....	3½	15,000 00	100	15,000 00	
Village of Lawrence.....	4	10,000 00	102½	10,275 00	
Village of Marathon.....	3½	7,000 00	100	7,000 00	
Village of Lansingburgh.....	4½	2,500 00	100	2,500 00	
Village of Richfield Springs.....	5	5,000 00	100	5,000 00	
Railroad first mortgage.....	Var.	45,000 00	Var.	44,950 00	
Banking house.....	Cost.	33,155 00		Est. value	1,376,028 54
Cash on hand.....				\$10,448 89	30,000 00
Cash deposited in banks and trust companies.....				212,537 37	222,986 26
Interest accrued on bonds and mortgages.....				\$29,066 76	
Interest accrued on bonds and stocks.....				14,535 05	
Interest accrued on deposits in banks and trust companies.....				1,335 57	
					44,937 38
					\$3,618,952 18
LIABILITIES.					
Due depositors.....				\$3,442,749 33	
Interest accrued to depositors.....				23,571 20	
					3,466,320 53
Surplus on market value.....					\$152,631 65
Surplus on par value.....					117,507 81

THE BUSHWICK SAVINGS BANK, BROOKLYN—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue	Totals.
Bonds and mortgages.....	5	\$1,852,950 00	\$92,647 50	
Bonds and mortgages.....	5½	3,000 00	165 00	
Bonds and mortgages.....	6	89,050 00	5,343 00	
Bonds and stocks.....	3½	389,732 50	13,640 64	
Bonds and stocks.....	3.65	25,000 00	912 50	
Bonds and stocks.....	3.75	111,122 20	4,167 08	
Bonds and stocks.....	4	714,300 00	28,572 00	
Bonds and stocks.....	4½	53,500 00	2,407 50	
Bonds and stocks.....	5	39,500 00	1,975 00	
Bonds and stocks.....	6	7,750 00	465 00	
Cash deposited.....	2	65,323 05	1,306 46	
Cash deposited.....	3	147,214 32	4,416 43	
Rents.....				\$156,018 1,285
CHARGES.				\$157,303
Interest to depositors.....			\$107,413 80	
Salaries.....			11,100 00	
Taxes, repairs and insurance on banking house.....			1,702 47	
Printing, advertising, stationery, etc.....			377 45	
State tax on par surplus.....			1,100 00	
Other expenses.....			1,859 36	
Excess of income.....				123,553 \$33,750

CATSKILL SAVINGS BANK, CATSKILL.

[Examined September 19, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$885,514
Stocks and bonds:					
State of California.....	4	\$14,900 00	105	\$15,645 00	
State of North Dakota.....	4	20,000 00	106½	21,300 00	
State of Tennessee.....	3	20,000 00	97	19,400 00	
State of Wyoming.....	6	25,000 00	130	32,500 00	
City of Allegheny.....	4	30,000 00	108	32,400 00	
City of Boston.....	Var.	52,000 00	Var.	53,760 00	
City of Cleveland.....	4	29,000 00	103½	30,015 00	
City of Grand Rapids.....	4½	5,000 00	106	5,300 00	
City of Holyoke.....	3½	62,000 00	100	62,000 00	
City of Minneapolis.....	4	25,000 00	109	27,250 00	
City of Newark.....	4	50,000 00	108	54,000 00	
City of Philadelphia.....	3½	100,000 00	102½	102,500 00	
City of New York.....	Var.	255,000 00	Var.	259,850 00	
City of Paterson.....	4½	10,000 00	103	10,300 00	
City of Cincinnati.....	3.65	10,000 00	102½	10,250 00	
City of St. Louis.....	6	3,000 00	103	3,090 00	
City of St. Louis.....	Var.	56,000 00	Var.	55,610 00	
City of Elmira.....	Var.	34,000 00	Var.	34,715 00	
City of Binghamton.....	4	10,000 00	104½	10,450 00	
City of Gloversville.....	Var.	34,000 00	Var.	34,160 00	
City of Hudson.....	4	2,000 00	105	2,100 00	
City of Ithaca.....	4	20,000 00	110	22,000 00	
City of Rochester.....	3½	15,000 00	101	15,150 00	
City of Syracuse.....	4	20,000 00	100	20,000 00	
City of Watertown.....	4	20,000 00	105½	21,100 00	
County of Columbia.....	4	20,000 00	102½	20,500 00	
County of Greene.....	3½	74,500 00	100	74,500 00	
County of Queens.....	4	35,000 00	106	37,100 00	
County of Richmond.....	4	20,000 00	107½	21,550 00	
County of Rockland.....	5	15,000 00	108½	16,275 00	

CATSKILL SAVINGS BANK, CATSKILL--(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Stocks and bonds—Con.					
Town of Catskill.....	4	\$12,000 00	Var.	\$12,200 00	
Town of Cortlandville.....	4	10,000 00	103	10,300 00	
Town of Hunter.....	4	9,500 00	Var.	9,635 00	
Town of Flushing.....	4	3,000 00	101	3,030 00	
Town of Saratoga.....	4½	20,000 00	105½	21,100 00	
Town of Van Buren.....	3½	7,000 00	100	7,000 00	
Village of Catskill.....	Var.	29,000 00	Var.	29,720 00	
Village of Coxsackie.....	Var.	44,000 00	Var.	45,600 00	
Village of Greenburgh.....	4	10,000 00	102	10,200 00	
Village of No. Tonawanda.....	5	15,000 00	112	16,800 00	
Village of Ilion.....	4	10,000 00	106	10,600 00	
Village of Port Jervis.....	4	10,000 00	102½	10,225 00	
Village of Saugerties.....	4	7,000 00	105½	7,385 00	
Village of Tarrytown.....	4	10,000 00	108	10,800 00	
Village of Flushing.....	4	25,000 00	108	27,000 00	
Village of Larchmont.....	3½	4,000 00	100	4,000 00	
Village of South Nyack.....	3½	4,000 00	100	4,000 00	
Jamaica school district.....	5	16,000 00	121	19,360 00	
New Baltimore school dist.	4	2,500 00	101½	2,537 50	
Catskill school district.....	4	10,000 00	101½	10,150 00	
Hempstead school district.....	4	25,000 00	104½	26,125 00	
New York Central R.R.....	Var.	194,000 00	Var.	206,770 00	
Chic., B. & Q. R.R.....	Var.	80,000 00	Var.	87,160 00	
Illinois Central R.R.....	3	30,000 00	82	24,600 00	
Chicago & N. W. R.R.....	Var.	86,500 00	Var.	104,435 00	
Chi., Mil. & St. P. R.R.....	Var.	95,000 00	Var.	105,745 00	
Metropolitan Elevated R.R.	6	30,000 00	106½	31,875 00	
					\$1,983,122 50
Cash deposited in banks and trust companies.....					165,510 68
Interest accrued on bonds and mortgages.....				\$13,880 41	
Interest accrued on bond investments.....				14,958 47	
Interest accrued on deposits in banks and trust companies.....				787 77	
					29,626 65
					\$3,063,774 2½
LIABILITIES.					
Due depositors.....				\$2,814,279 98	
Interest accrued to depositors.....				20,365 96	
Salaries and rent accrued.....				611 10	
					2,835,257 04
Surplus on market value.....					\$228,517 16
Surplus on par value.....					130,294 66

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$581,350 42	\$23,254 02	
Bonds and mortgages.....	4½	65,250 00	2,936 25	
Bonds and mortgages.....	5	\$238,913 95		
Less over one year in arrears.....		8,000 00		
		\$230,913 95	11,545 70	
Bond investments.....	3	\$120,000 00	3,600 00	
Bond investments.....	3½	50,000 00	1,625 00	
Bond investments.....	3½	573,500 00	20,072 50	
Bond investments.....	3.65	10,000 00	365 00	
Bond investments.....	4	612,900 00	24,516 00	
Bond investments.....	4½	35,000 00	1,575 00	
Bond investments.....	5	151,000 00	7,550 00	
Bond investments.....	6	135,000 00	8,100 00	
Bond investments.....	7	197,500 00	13,825 00	

CATSKILL SAVINGS BANK, CATSKILL—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bank deposits.....	2½	\$1,993 29	\$49 83	\$121,985 80
Bank deposits.....	3	65,793 94	1,973 82	
Bank deposits.....	3½	28,505 06	997 68	
Bank deposits.....		69,218 39		
CHARGES.				
Interest to depositors.....			\$93,997 00	
Salaries.....			5,600 00	
Rent.....			600 00	
Taxes, repairs and insurance on other real estate.....			94 24	
Legal expenses.....			28 27	
Printing, advertising, stationery and blank books.....			220 63	
Franchise tax.....			1,063 36	
Other expenses.....			638 16	
				102,241 66
Excess of income.....				\$19,744 14

THE CITY SAVINGS BANK OF BROOKLYN, BROOKLYN.

[Examined May 26, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$983,000 00
Stocks and bonds:					
State of Alabama.....	5	\$28,000 00	102	\$28,560 00	
State of Idaho.....	4	5,000 00	101½	5,075 00	
State of Louisiana.....	3	3,000 00	96	2,880 00	
State of Massachusetts.....	4	11,000 00	105½	11,605 00	
City of Greater New York.....	Var.	65,000 00	Var.	71,927 50	
City of Louisville.....	Var.	14,000 00	Var.	14,100 00	
City of Cincinnati.....	Var.	41,000 00	Var.	42,437 50	
City of St. Louis.....	Var.	14,000 00	Var.	13,950 00	
City of New Haven.....	Var.	21,000 00	Var.	22,275 00	
City of Boston.....	3½	4,000 00	102½	4,110 00	
City of Newark.....	4	28,000 00	107½	30,170 00	
City of Fall River.....	3½	10,000 00	100½	10,050 00	
City of Cambridge.....	3½	5,000 00	100½	5,037 50	
City of Detroit.....	Var.	5,000 00	Var.	5,055 00	
City of Pittsburgh.....	4	10,000 00	106½	10,662 50	
City of Elmira.....	4	6,000 00	109½	6,570 00	
City of Yonkers.....	7	10,000 00	124½	12,450 00	
City of Geneva.....	4	35,000 00	108½	37,887 50	
Town of Phelps.....	4	11,000 00	Var.	11,113 75	
Town of Ontario.....	4	7,500 00	Var.	7,552 50	
Town of Islip.....	4	5,000 00	103½	5,175 00	
Village of Freeport.....	3.45	9,500 00	100	9,500 00	
Village of Saratoga Springs.....	5	1,000 00	111½	1,112 50	
Village of Suspension B'dge.....	4	6,000 00	100½	6,030 00	
Village of Middleport.....	5	200 00	100	200 00	
Village of No. Tarrytown.....	4	10,000 00	102½	10,225 00	
Village of Perry.....	4	3,000 00	102	3,060 00	
Village of Nyack.....	4	4,000 00	100½	4,030 00	
Railroad first mortgage.....	Var.	170,000 00	Var.	180,490 00	
Cash on hand.....				\$6,810 03	573,291 25
Cash deposited in banks and trust companies.....				170,317 59	
Insurance advanced.....					177,127 62
Interest accrued on bonds and mortgages.....		5,571 90			20 00
Less over one year in arrears.....		553 33			
Accrued interest on bonds and stocks.....				\$5,018 57	
				7,104 75	
					12,123 32
					\$1,745,562 10

THE CITY SAVINGS BANK OF BROOKLYN, BROOKLYN--(Continued).

LIABILITIES.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Due depositors.....				\$1,666,346 79	
Interest accrued to depositors.....				20,720 50	
					\$1,687,067 29
Surplus on market value.....					\$54,494 90
Surplus on par value.....					27,403 65

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$91,350 00	\$4,110 75	
Bonds and mortgages.....	5	808,400 00	40,420 00	
Bonds and mortgages.....	5½	43,500 00	2,392 50	
Bonds and mortgages.....	6	\$39,750 00		
Less over one year in arrears.....		8,000 00		
		\$31,750 00	1,905 00	
Bonds and stocks.....	3	\$3,000 00	90 00	
Bonds and stocks.....	3½	10,000 00	325 00	
Bonds and stocks.....	3.30	13,000 00	429 00	
Bonds and stocks.....	3.45	9,500 00	327 75	
Bonds and stocks.....	3½	56,000 00	1,960 00	
Bonds and stocks.....	4	207,500 00	8,300 00	
Bonds and stocks.....	4½	15,000 00	675 00	
Bonds and stocks.....	5	64,200 00	3,210 00	
Bonds and stocks.....	6	75,000 00	4,500 00	
Bonds and stocks.....	7	75,000 00	5,250 00	
Bonds and stocks.....	7.30	14,000 00	1,022 00	
Cash deposited.....	2	42,704 22	854 04	
Cash deposited.....	2½	12,613 37	315 33	
Cash deposited.....	3	40,000 00	1,200 00	
Cash deposited.....	3½	75,000 00	2,625 00	
				\$79,911 41
CHARGES.				
Interest to depositors, estimated....			\$51,468 12	
Salaries.....			7,200 00	
Rent.....			1,500 00	
Taxes, repairs and insurance on banking house.....			6 50	
Legal expenses.....			38 05	
Printing, advertising and stationery.....			422 65	
Fuel, lights and attendance.....			141 48	
State tax on par surplus.....			237 61	
Other expenses.....			796 54	
				61,810 95
Excess of income.....				\$18,100 46

COHOES SAVINGS INSTITUTION, COHOES.

[Examined April 10, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$1,064,092 90
Stocks and bonds:					
State of Alabama.....	4	\$18,000 00	105	\$18,900 00	
State of Idaho.....	5	15,000 00	100	15,000 00	
State of Louisiana.....	4	70,000 00	105	73,500 00	
State of North Dakota.....	4	10,000 00	106	10,600 00	
State of South Dakota.....	4	10,000 00	101½	10,150 00	
State of Tennessee.....	Var.	50,000 00	Var.	50,500 00	
City of Allegheny.....	3½	20,000 00	100	20,000 00	
City of Boston.....	3½	25,000 00	103	25,750 00	
City of Cleveland.....	4	60,000 00	Var.	61,950 00	
City of Des Moines.....	4	35,000 00	104½	36,575 00	
City of Milwaukee.....	5	12,000 00	102	12,240 00	
City of Minneapolis.....	4½	15,000 00	Var.	16,255 00	
City of Paterson.....	4½	35,000 00	Var.	35,500 00	
City of St. Paul.....	Var.	100,000 00	Var.	110,257 50	
City of Albany.....	4	28,000 00	108	30,240 00	
City of New York.....	Var.	69,000 00	Var.	70,470 00	
City of Buffalo.....	Var.	36,000 00	Var.	36,850 00	
City of Cohoes.....	Var.	158,471 67	Var.	159,889 25	
City of Long Island.....	Var.	42,500 00	Var.	47,325 00	
City of Mount Vernon.....	4	1,750 00	105	1,837 50	
City of Poughkeepsie.....	3½	10,000 00	100	10,000 00	
City of Watertown.....	4	10,000 00	101½	10,175 00	
City of Yonkers.....	7	3,000 00	106½	3,195 00	
County of Kings.....	4	25,000 00	100	25,000 00	
County of Queens.....	4	25,000 00	106	26,500 00	
County of Richmond.....	4	15,000 00	107	16,050 00	
Town of Seneca Falls.....	5	5,000 00	110	5,500 00	
Town of Waterford.....	4	15,400 00	101½	15,631 00	
Village of Ballston Spa.....	4	3,000 00	101½	3,045 00	
Village of Castkill.....	4	20,000 00	103	20,600 00	
Village of Flushing.....	4	15,000 00	105	15,750 00	
Village of Greenbush.....	4	15,000 00	102	15,300 00	
Village of Lansingburgh.....	4	10,000 00	105	10,500 00	
Village of Mechanicville.....	4	20,000 00	105	21,000 00	
Village of Mount Vernon.....	4	15,000 00	103½	15,525 00	
Village of Saratoga Springs.....	4	15,000 00	100½	15,112 50	
Village of Tonawanda.....	5	10,000 00	110½	11,050 00	
Village of No. Tonawanda.....	Var.	30,000 00	Var.	31,950 00	
Village of Watkins.....	4	12,000 00	102	12,240 00	
Village of Waterford.....	4	8,000 00	104	8,320 00	
Village of White Plains.....	Var.	50,000 00	Var.	49,250 00	
C., B. & Q. R. R.....	105	105,000 00	Var.	108,225 00	
Chicago & N. W. R. R.....	Var.	60,000 00	Var.	61,925 00	
Chicago & Alton R. R.....	3	25,000 00	85½	21,375 00	
C., R. I. & P. R. R.....	4	75,000 00	Var.	75,125 00	
C., M. & St. P. R. R.....	Var.	35,000 00	Var.	39,200 00	
Illinois Cent. R. R.....	3½	25,000 00	96	24,000 00	
Central R. R. of N. J.....	5	20,000 00	135½	27,150 00	
Baltimore & Potomac R.R.....	6	30,000 00	Var.	34,620 00	
Pennsylvania R.R.....	4	20,000 00	108	21,600 00	
Metropolitan Elevated R.R.....	6	51,000 00	107	54,570 00	
Banking house and lot (in process of construction).....					1,653,272 75
Other real estate.....	Cost	19,159 07		Est. value	19,519 80
Cash on hand.....					13,000 00
Cash deposited in banks and trust companies.....					\$1,099 30
					175,045 14
Taxes advanced on mortgaged property.....					176,144 44
Interest accrued on bonds and mortgages.....					609 60
Interest accrued on bond investments.....					\$18,559 97
Interest accrued on bank deposits.....					11,304 20
					872 47
					30,736 64
					\$2,957,376 13

EXAMINATIONS.

369

COHOES SAVINGS INSTITUTION, COHOES—(Continued).

LIABILITIES.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Due depositors.....				\$2,729,354 15	
Interest accrued to depositors.....				25,080 00	
Salaries and rent accrued.....				377 00	
Taxes accrued.....				675 00	
					\$2,755,486 15
Surplus on market value.....					\$201,889 98
Surplus on par value.....					136,738 90

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$108,985 00		
Less over one year in arrears.....		31,000 00		
		\$77,985 00	\$3,119 40	
Bonds and mortgages.....	4½	\$15,000 00	675 00	
Bonds and mortgages.....	5	887,867 92	44,393 40	
Bonds and mortgages.....	6	52,240 00	3,134 40	
Bond investments.....	3	87,000 00	2,610 00	
Bond investments.....	3½	279,966 42	9,798 82	
Bond investments.....	4	799,655 25	31,986 21	
Bond investments.....	4½	159,500 00	7,177 50	
Bond investments.....	5	122,000 00	6,100 00	
Bond investments.....	6	121,000 00	7,260 00	
Bond investments.....	7	19,000 00	1,330 00	
Cash deposited.....	3	125,045 14	3,751 35	
Cash deposited.....	3½	50,000 00	1,750 00	
				\$123,086 08
CHARGES.				
Interest to depositors.....			\$91,200 00	
Salaries.....			4,080 00	
Rent.....			1,000 00	
Taxes, repairs and insurance on banking house.....			250 00	
Taxes, repairs and insurance on other real estate.....			250 00	
Printing, advertising, stationery, and blank books.....			1,150 00	
Fuel, lights and attendance.....			50 00	
State tax on par surplus.....			1,350 00	
Other expenses.....			720 00	
				100,050 00
Excess of income.....				\$23,036 08

COLLEGE POINT SAVINGS BANK, COLLEGE POINT.

[Examined May 19, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$574,158 00
Stocks and bonds:					
United States.....	4	\$15,000 00	132	\$19,800 00	
City of Greater New York.....	Var.	107,000 00	Var.	113,455 00	
City of Boston.....	Var.	45,000 00	Var.	46,350 00	
City of Philadelphia.....	3½	10,000 00	103	10,300 00	
City of Trenton.....	4	10,000 00	111	11,100 00	
Railroad first mortgage.....	Var.	217,000 00	Var.	228,145 00	
					429,150 --

COLLEGE POINT SAVINGS BANK, COLLEGE POINT—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Cash on hand.....				\$4,062 29	
Cash deposited in banks and trust companies.....				73,341 79	
Interest accrued on bonds and mortgages.....				\$7,608 31	\$77,40
Interest accrued on stocks and bonds.....				5,334 20	
Interest accrued on cash deposited.....				542 52	13,48
					\$1,094,19
LIABILITIES.					
Due depositors.....				\$982,450 38	
Interest accrued to depositors.....				14,740 80	997,19
Surplus on market value.....					\$97,00
Surplus on par value.....					71,85

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$24,500 00	\$980 00	
Bonds and mortgages.....	4½	365,950 00	16,467 75	
Bonds and mortgages.....	5	142,550 00	7,127 50	
Bonds and mortgages.....	5½	1,800 00	99 00	
Bonds and mortgages.....	6	39,358 00	2,361 48	
Stocks and bonds.....	3	12,000 00	360 00	
Stocks and bonds.....	3½	185,000 00	6,475 00	
Stocks and bonds.....	4	104,000 00	4,160 00	
Stocks and bonds.....	5	20,000 00	1,000 00	
Stocks and bonds.....	6	60,000 00	3,600 00	
Stocks and bonds.....	7	23,000 00	1,610 00	
Cash deposited.....	2½	34,440 65	861 01	
Cash deposited.....	3	38,901 14	1,167 03	\$46,26
CHARGES.				
Interest to depositors, estimated..			\$35,859 42	
Salaries.....			3,200 00	
Rent.....			540 00	
Printing, advertising, stationery, etc.			146 59	
State tax on par surplus.....			646 38	
Other expenses.....			313 03	40,70
Excess of income.....				\$5,56

EXAMINATIONS.

371

THE DIME SAVINGS BANK OF BROOKLYN.

[Examined March 6, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$14,130,072 00
Stocks and bonds:					
State of Massachusetts.....	3½	\$1,500,000 00	Var.	\$1,554,375 00	
City of Greater New York..	Var.	4,507,200 00	Var.	4,758,763 75	
City of Allegheny.....	3½	388,000 00	100	388,000 00	
City of Boston.....	3½	100,000 00	102½	102,500 00	
City of Buffalo.....	3½	332,500 00	Var.	334,456 25	
City of Cambridge.....	3½	75,000 00	Var.	76,000 00	
City of Cincinnati.....	Var.	204,500 00	Var.	225,342 50	
City of Cleveland.....	4	118,000 00	Var.	120,032 50	
City of Des Moines.....	4	200,000 00	100	200,000 00	
City of Geneva.....	4	50,000 00	Var.	53,000 00	
City of Los Angeles.....	3½	200,000 00	Var.	201,125 00	
City of Louisville.....	Var.	150,000 00	Var.	153,250 00	
City of Milwaukee.....	Var.	216,000 00	Var.	221,670 00	
City of Minneapolis.....	4	100,000 00	110½	110,750 00	
City of Mt. Vernon.....	4	65,000 00	Var.	65,375 00	
City of Paterson.....	4	58,000 00	102½	59,450 00	
City of Philadelphia.....	3½	200,000 00	103	206,000 00	
City of Pittsburgh.....	3½	90,000 00	100½	90,450 00	
City of Rochester.....	Var.	400,000 00	Var.	381,500 00	
City of St. Paul.....	4	100,000 00	101	101,000 00	
City of Trenton.....	4	94,800 00	Var.	96,083 00	
County of Onondaga.....	4	300,000 00	Var.	328,750 00	
County of Westchester.....	4	14,978 00	100	14,978 00	
Village of Norwich.....	4	30,000 00	106	31,800 00	
Town of Hempstead.....	4	100,000 00	106½	106,500 00	
Town of North Hempstead	4	48,000 00	Var.	50,970 00	
Town of Palatine.....	3½	27,000 00	100	27,000 00	
Town of Rye.....	3½	95,000 00	100	95,000 00	
Town of Canajoharie.....	3½	27,000 00	100	27,000 00	
Railroad first mortgage....	Var.	4,882,000 00	Var.	5,221,990 00	
Call loan.....	5				15,403,111 00
Banking house and lot.....	Cost	285,000 00		Est. value	200,000 00
Other real estate.....	Cost	450,000 00		Est. value	250,000 00
Taxes advanced.....					675,000 00
Cash on hand.....					27,142 41
Cash deposited in banks and trust companies.....				\$70,710 56	
				1,889,437 16	
Interest accrued on stocks and bonds.....					1,960,147 72
Interest accrued on bonds and mortgages.....				\$144,890 80	
Less over one year in arrears		\$252,529 80			
		34,256 65			
Interest accrued on call loan				218,273 15	
Interest accrued on deposits in banks and trust companies.				1,805 60	
				7,771 30	
					372,740 85
					\$33,018,213 98
LIABILITIES.					
Due depositors.....				\$30,501,108 72	
Interest accrued to depositors				179,861 50	
					30,680,970 22
Surplus on market value.....					\$2,337,243 76
Surplus on par value.....					1,607,110 76

THE DIME SAVINGS BANK OF BROOKLYN—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and stocks.....	3	\$500,000 00	\$15,000 00	
Bonds and stocks.....	3.30	395,000 00	13,035 00	
Bonds and stocks.....	3½	5,941,700 00	207,959 50	
Bonds and stocks.....	3.75	200,000 00	7,500 00	
Bonds and stocks.....	4	5,222,778 00	208,911 12	
Bonds and stocks.....	4½	289,500 00	13,027 50	
Bonds and stocks.....	5	824,000 00	41,200 00	
Bonds and stocks.....	6	785,000 00	47,100 00	
Bonds and stocks.....	7	515,000 00	36,050 00	
Bonds and mortgages.....	4	1,304,000 00	52,160 00	
Bonds and mortgages.....	4½	\$6,832,950 00		
Less over one year in arrears.....		85,000 00		
		\$6,747,950 00	303,657 75	
Bonds and mortgages.....	4½	\$250,000 00	11,875 00	
Bonds and mortgages.....	5	\$5,386,800 00		
Less over one year in arrears.....		264,300 00		
		\$5,122,500 00	256,125 00	
Bonds and mortgages.....	6	\$356,322 00	21,379 32	
Cash deposited.....	2½	439,437 16	10,985 93	
Cash deposited.....	2.727	550,000 00	14,998 50	
Cash deposited.....	3	700,000 00	21,000 00	
Cash deposited.....	3½	200,000 00	7,000 00	
Call loan.....	5	200,000 00	10,000 00	
Rents.....				\$1,298,96 25,04
				\$1,324,01
CHARGES.				
Interest to depositors.....			\$996,166 00	
Salaries.....			56,400 00	
Taxes, repairs and insurance on banking house.....			4,871 80	
Taxes, repairs and insurance on other real estate.....			10,096 78	
Legal expenses.....			500 00	
Printing, advertising, stationery, etc.....			2,537 92	
Fuel, lights and attendance.....			1,102 10	
State tax on par surplus.....			14,878 61	
Other expenses.....			16,392 69	
				1,102,94
Excess of income.....				\$221,06

THE DIME SAVINGS BANK OF WILLIAMSBURGH, BROOKLYN.

[Examined March 30, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$4,032,25
Stocks and bonds:					
City of Greater New York.....	Var.	\$1,171,900 00	Var.	\$1,276,634 37	
City of Buffalo.....	7	1,000 00	144	1,440 00	
City of Boston.....	3½	200,000 00	102½	205,250 00	
City of Mount Vernon.....	3½	30,000 00	100	30,000 00	
City of Worcester.....	3½	300,000 00	Var.	315,625 00	
Village of White Plains.....	4	25,000 00	Var.	25,641 25	
					1,854,59

THE DIME SAVINGS BANK OF WILLIAMSBURGH, BROOKLYN—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Banking house.....	Cost	\$67,588 73		Est. value	\$40,000 00
Interest accrued on bonds and mortgages.....				\$65,061 91	
Interest accrued on bonds and stocks.....				21,798 62	
Interest accrued on deposits in banks and trust companies.....				4,249 67	91,110 20
Cash on hand.....				\$8,198 40	
Cash deposited in banks and trust companies.....				606,232 92	614,431 32
					\$6,632,382 14
LIABILITIES.					
Due depositors.....				\$6,202,476 07	
Interest accrued to depositors.....				49,221 80	6,251,697 87
Surplus on market value.....					\$380,684 27
Surplus on par value.....					253,993 65

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$143,000 00	\$6,435 00	
Bonds and mortgages.....	5	3,884,450 00	194,222 50	
Bonds and mortgages.....	6	4,800 00	288 00	
Bonds and stocks.....	3	100,000 00	3,000 00	
Bonds and stocks.....	3.30	67,000 00	2,211 00	
Bonds and stocks.....	3½	780,000 00	27,300 00	
Bonds and stocks.....	4	552,000 00	22,080 00	
Bonds and stocks.....	5	1,500 00	75 00	
Bonds and stocks.....	6	38,900 00	2,334 00	
Bonds and stocks.....	7	188,500 00	13,195 00	
Cash deposited.....	2	3,137 07	62 74	
Cash deposited.....	3	603,095 85	18,092 87	\$289,296 11
Rents.....				420 00
				\$289,716 11
CHARGES.				
Interest to depositors.....			\$189,099 47	
Salaries.....			24,500 00	
Taxes, repairs and insurance on banking house.....			872 30	
Printing, advertising, stationery, etc.....			536 08	
Fuel, lights and attendance.....			224 55	
State tax on par surplus.....			2,131 90	
Other expenses.....			1,774 49	229,138 79
Excess of income.....				\$60,577 32

DOLLAR SAVINGS BANK, NEW YORK CITY.

[Examined March 27, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$2,336,400 00
Stocks and bonds:					
State of Massachusetts.....	3½	\$20,000 00	Var.	\$20,887 50	
City of New York.....	Var.	71,000 00	Var.	79,112 50	
City of Buffalo.....	3½	50,000 00	101½	50,750 00	
City of Boston.....	3½	25,000 00	Var.	25,787 50	
City of Cincinnati.....	6	12,000 00	102½	12,300 00	
City of Minneapolis.....	Var.	13,000 00	Var.	13,985 00	
City of Providence.....	Var.	12,000 00	Var.	12,780 00	
City of St. Louis.....	Var.	39,000 00	Var.	39,525 00	
Railroad first mortgage.....	Var.	602,000 00	Var.	689,567 50	
Cash on hand.....				\$8,344 44	944,695 00
Cash deposited in banks and trust companies.....				436,806 05	445,150 49
Safe.....					1,285 00
Interest accrued on bonds and mortgages.....				\$37,807 95	
Interest accrued on bonds and stocks.....				12,030 13	
Interest accrued on deposits in banks and trust companies.....				2,435 00	52,273 08
LIABILITIES.					\$3,779,803 57
Due depositors.....				\$3,647,262 00	
Interest accrued to depositors.....				24,484 20	
Other liabilities.....				1,285 00	3,673,031 20
Surplus on market value.....					\$106,772 37
Surplus on par value.....					6,077 37

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$20,000 00	\$900 00	
Bonds and mortgages.....	5	2,072,800 00	103,640 00	
Bonds and mortgages.....	5½	170,000 00	9,350 00	
Bonds and mortgages.....	6	73,600 00	4,416 00	
Bonds and stocks.....	3.30	6,000 00	198 00	
Bonds and stocks.....	3½	285,000 00	9,975 00	
Bonds and stocks.....	4	131,000 00	5,240 00	
Bonds and stocks.....	4½	2,000 00	90 00	
Bonds and stocks.....	5	84,000 00	4,200 00	
Bonds and stocks.....	6	301,000 00	18,060 00	
Bonds and stocks.....	7	35,000 00	2,450 00	
Cash deposited.....	2½	42,757 33	1,068 93	
Cash deposited.....	3	230,793 76	6,923 81	
Cash deposited.....	3½	163,254 96	5,713 92	\$172,225 66
CHARGES.				
Interest to depositors.....			\$102,488 06	
Salaries.....			12,043 00	
Rent.....			2,300 00	
Printing, advertising, stationery, etc.....			800 00	
State tax on par surplus.....			96 00	
Other expenses.....			1,700 00	
Estimated reduction of premium on bonds on basis as now figured.....			5,400 00	124,827 06
Excess of income.....				\$47,398 60

EXAMINATIONS.

375

EAST BROOKLYN SAVINGS BANK, BROOKLYN.

[Examined April 27, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$2,450,800 00
Stocks and bonds:					
United States.....	4	\$50,000 00	133½	\$66,750 00	
City of Greater New York..	Var.	435,000 00	Var.	465,285 00	
City of Albany.....	3½	39,450 00	101½	39,893 81	
City of Boston.....	Var.	452,000 00	Var.	467,920 00	
City of Buffalo.....	3½	163,485 86	Var.	164,986 92	
City of Camden.....	4	50,000 00	Var.	53,300 00	
City of Elmira.....	3½	16,000 00	101½	16,240 00	
City of Minneapolis.....	Var.	70,000 00	Var.	73,050 00	
City of Newark.....	4	155,000 00	Var.	166,181 25	
City of Rochester.....	3½	175,000 00	Var.	176,562 50	
City of St. Paul.....	Var.	116,000 00	Var.	127,370 00	
City of Schenectady.....	4	125,000 00	Var.	130,225 00	
City of Troy.....	3½	99,360 00	Var.	100,466 50	
City of Yonkers.....	3½	15,000 00	100½	15,083 75	
Village of Sing Sing.....	4	15,000 00	104½	15,656 25	
Railroad first mortgage....	3½	600,000 00	Var.	597,000 00	
Banking house.....	Cost	48,741 50		Est. value	2,676,010 96
Cash on hand.....				\$29,649 10	25,000 00
Cash deposited in banks and trust companies.....				247,956 04	
Interest accrued on bonds and mortgages.....				\$47,007 08	277,605 14
Interest accrued on bonds and stocks.....				31,959 89	
Interest accrued on cash deposited.....				2,982 07	
					81,949 04
LIABILITIES.					\$5,511,365 16
Due depositors.....				\$5,134,184 56	
Interest accrued to depositors.....				52,442 90	
					5,186,627 46
Surplus on market value.....					\$324,737 70
Surplus on par value.....					225,022 58

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$525,300 00	\$23,638 50	
Bonds and mortgages.....	5	1,912,000 00	95,600 00	
Bonds and mortgages.....	6	13,500 00	810 00	
Bonds and stocks.....	3½	1,587,295 86	55,555 35	
Bonds and stocks.....	4	816,000 00	32,640 00	
Bonds and stocks.....	4½	81,000 00	3,645 00	
Bonds and stocks.....	5	32,000 00	1,600 00	
Bonds and stocks.....	6	35,000 00	2,100 00	
Bonds and stocks.....	7	25,000 00	1,750 00	
Cash deposited.....	2½	45,592 10	1,139 80	
Cash deposited.....	3	202,363 94	6,070 91	
				\$224,549 56
Rents.....				468 00
				\$225,017 56

REPORT ON SAVINGS BANKS.

EAST BROOKLYN SAVINGS BANK, BROOKLYN—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors.....			\$162,753 65	
Salaries.....			17,380 00	
Taxes, repairs and insurance on banking house.....			822 71	
Printing, advertising, stationery and books.....			1,476 20	
Fuel, lights and attendance.....			409 06	
State tax on par surplus.....			1,815 65	
Other expenses.....			2,134 36	
				\$186,791 63
Excess of income.....				\$38,225 93

EASTCHESTER SAVINGS BANK, MOUNT VERNON.

[Examined June 15, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$475,625 00
Stocks and bonds:					
State of Alabama.....	5	\$21,000 00	101½	\$21,315 00	
State of Idaho.....	4	20,000 00	105	21,000 00	
City of Amsterdam.....	3	10,000 00	96	9,600 00	
City of New York.....	Var.	303,800 00	Var.	295,663 00	
City of Mount Vernon.....	4	41,250 00	Var.	44,112 50	
City of Poughkeepsie.....	3	8,000 00	95	7,600 00	
City of Cleveland.....	4	20,000 00	105	21,000 00	
Mt. Vernon school district.	4	17,000 00	102	17,340 00	
Queens county.....	4	15,000 00	106½	16,012 50	
Chicago & Alton R.R.....	Var.	50,000 00	Var.	44,000 00	
Illinois Central R.R.....	3	28,000 00	82	22,960 00	
N. Y. Central R.R.....	3½	25,000 00	100½	25,125 00	
Chic., R. I. & P. R.R.....	4	30,000 00	96	28,800 00	
Banking house and lot.....	Cost	4,862 00		Unfinished	574,528 00
Other real estate.....	Cost	2,830 61			4,862 00
Cash on hand.....				\$2,171 48	2,615 86
Cash deposited in trust companies.....				85,520 04	
					87,691 52
Interest accrued on bonds and mortgages.....				\$1,490 64	
Interest accrued on bond investments.....				4,203 64	
Interest accrued on deposits in trust companies.....				990 00	
					6,684 28
					\$1,152,006 66
LIABILITIES.					
Due depositors.....				\$1,125,389 64	
Interest accrued to depositors				16,817 00	
Salaries and franchise tax accrued.....				333 62	
					1,142,540 26
Surplus on market value.....					\$9,466 40
Surplus on par value.....					23,988 40

EASTCHESTER SAVINGS BANK, MOUNT VERNON—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals. ■
Bonds and mortgages.....	5	\$367,350 00	\$18,367 50	
Bonds and mortgages.....	5½	7,000 00	385 00	
Bonds and mortgages.....	6	101,275 00	6,076 80	
Bond investments.....	3	320,300 00	9,609 00	
Bond investments.....	3½	20,000 00	660 00	
Bond investments.....	3½	61,000 00	2,135 00	
Bond investments.....	4	153,250 00	6,130 00	
Bond investments.....	4½	5,000 00	225 00	
Bond investments.....	5	29,500 00	1,475 00	
Cash deposited.....	3	51,450 00	1,543 50	
Cash deposited.....	3½	34,070 00	1,192 45	
Rents.....				\$47,798 95
				180 00
CHARGES.				\$47,978 95
Interest to depositors.....			\$37,137 84	
Salaries.....			3,800 00	
Rent.....			600 00	
Taxes, repairs and insurance on real estate.....			61 84	
Printing, advertising, stationery, and blank books.....			103 00	
Other expenses (including State tax on par surplus).....			557 44	
				42,260 12
Excess of income.....				\$5,718 83

EAST RIVER SAVINGS INSTITUTION, NEW YORK CITY.

[Examined January 10, 1906.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$14,604,300 00
Stocks and bonds:					
State of Massachusetts.....	Var.	\$1,300,000 00	Var.	\$1,359,675 00	
City of Greater New York.....	Var.	1,732,249 82	Var.	1,727,249 82	
City of Albany.....	4	87,000 00	Var.	87,775 00	
City of Allegheny.....	4	150,000 00	Var.	154,137 50	
City of Binghamton.....	3½	25,000 00	100	25,000 00	
City of Buffalo.....	3½	125,000 00	100	125,000 00	
City of Boston.....	Var.	1,190,000 00	Var.	1,213,565 00	
City of Cambridge.....	4	190,000 00	Var.	197,000 00	
City of Cincinnati.....	4	200,000 00	111½	223,000 00	
City of Cleveland.....	4	255,000 00	Var.	258,937 50	
City of Detroit.....	3½	70,000 00	100	70,000 00	
City of Elmira.....	3½	90,000 00	100	90,000 00	
City of Newark.....	4	196,000 00	Var.	208,375 00	
City of Portland.....	6	3,000 00	103½	3,105 00	
City of Pittsburgh.....	Var.	255,000 00	Var.	266,350 00	
City of Syracuse.....	4	5,000 00	100	5,000 00	
City of St. Louis.....	4	373,837 30	Var.	385,282 23	
City of Troy.....	3½	115,000 00	100	115,000 00	
County of Monroe.....	3½	100,000 00	100	100,000 00	
County of Onondaga.....	4	350,000 00	Var.	370,850 00	
Chicago & Alton R.R.....	3	200,000 00	84	168,000 00	
Chic. & Burl. & Q. R.R.....	3½	500,000 00	97	485,000 00	
Illinois Central R.R.....	3½	175,000 00	100	175,000 00	
Illinois Central R.R.....	3½	325,000 00	100	325,000 00	
Chic. & N. W. R. R. (Ottumwa Div.).....	5	100,000 00	104½	104,500 00	
Chic. & N. W. R. R. (Boyer Valley Div.).....	3½	100,000 00	100	100,000 00	
Chic. & N. W. R. R. (Minn. & Iowa Div.).....	3½	255,000 00	100	255,000 00	
Chic. & N. W. R. R. (Princeton & N. W. Div.).....	3½	200,000 00	100	200,000 00	
					8,797,802 05

EAST RIVER SAVINGS INSTITUTION, NEW YORK CITY—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Banking house.....	Cost	\$175,854 23		Est. value	\$160,000 00
Other real estate.....	Cost	15,375 00		Est. value	15,000 00
Cash on hand.....				\$18,785 46	
Cash deposited.....	Var.			2,668,397 04	2,687,172 50
Interest accrued on bonds and stocks.....				\$48,751 77	
Interest accrued on bonds and mortgages.....		129,470 20			
Less over one year in arrears.....		1,072 50			
Interest accrued on deposits in banks and trust companies.....				128,397 70	
Rents.....				2,440 74	179,590 21
					1,600 00
					\$26,445,464 76
LIABILITIES.					
Due depositors.....				\$23,852,542 88	
Interest accrued to depositors.....				22,421 38	23,874,964 26
Surplus on market value.....					\$2,570,500 50
Surplus on par value.....					2,439,785 57

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and stocks.....	3	\$425,749 80	\$12,772 49	
Bonds and stocks.....	3½	105,000 00	3,412 50	
Bonds and stocks.....	3.30	101,500 00	3,349 50	
Bonds and stocks.....	3½	5,537,000 00	193,795 00	
Bonds and stocks.....	4	2,394,837 30	95,793 49	
Bonds and stocks.....	5	100,000 00	5,000 00	
Bonds and stocks.....	6	3,000 00	180 00	
Bonds and stocks.....	4	3,352,300 00	134,092 00	
Bonds and mortgages.....	5	2,812,650 00	140,632 50	
Bonds and mortgages.....	5½	295,000 00	16,225 00	
Bonds and mortgages.....	4½	\$8,144,350 00		
Less over one year in arrears.....		20,000 00		
		\$8,124,350 00	365,595 75	
Cash deposited.....	2½	\$370,136 35	9,253 41	\$1,070,353 19
Cash deposited.....	3½	335,694 34	11,749 30	2,440 00
Cash deposited.....	4	1,962,556 35	78,502 25	\$1,072,793 19
Rents.....				
CHARGES.				
Interest to depositors.....			\$896,855 61	
Salaries.....			29,160 00	
Taxes, repairs and insurance on banking house.....			2,533 87	
Taxes, repairs and insurance on other real estate.....			216 62	
Printing, advertising, etc.....			790 01	
Fuel, lights and attendance.....			285 15	
State tax on surplus.....			23,492 35	
Other expenses.....			2,363 15	955,696 76
Excess of income.....				\$117,096 43

EXAMINATIONS.

379

EAST SIDE SAVINGS BANK, ROCHESTER.

[Examined June 30, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$3,445,263 00
Stocks and bonds:					
United States.....	4	\$350,000 00	132½	\$463,750 00	
District of Columbia.....	3.65	100,000 00	119	119,000 00	
State of Massachusetts.....	3½	93,000 00	106	98,580 00	
State of South Dakota.....	4	50,000 00	101½	50,750 00	
State of Tennessee.....	3	200,000 00	97	194,000 00	
State of Wyoming.....	6	15,000 00	Var.	16,900 00	
City of New York.....	3½	150,000 00	101½	151,875 00	
Village of Suspension Bridge.....	5	12,500 00	107	13,375 00	
Village of Greenburgh.....	4	22,000 00	102	22,440 00	
New York Central R.R.....	3½	200,000 00	100½	201,000 00	
Banking house and lot.....	Cost	120,350 81		Est. value	1,331,670 00
Other real estate.....	Cost	34,211 29		Est. value	110,000 00
Land contracts.....					25,225 45
Call loans.....					5,143 70
Insurance and taxes advanced.....					450 00
Cash on hand.....				\$8,433 53	143 10
Cash deposited in banks and trust companies.....				509,910 92	
Interest accrued on bonds and mortgages.....				\$27,618 72	518,344 45
Interest accrued on bond investments.....				7,548 80	
Interest accrued on bank deposits.....				6,462 97	
Interest accrued on land contracts and call loans.....				137 97	
Rents accrued.....					41,768 46
					615 33
					\$5,478,623 49
LIABILITIES.					
Due depositors.....				\$5,182,091 10	
Interest accrued to depositors.....				14,360 00	
Salaries accrued.....				576 72	
Franchise tax accrued.....				1,446 73	
					5,198,474 55
Surplus on market value.....					\$280,148 94
Surplus on par value.....					140,978 94

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$290,900 00	\$13,090 50	
Bonds and mortgages.....	5	\$3,154,363 00		
Less over one year in arrears.....		20,000 00		
		\$3,134,363 00	156,718 15	
Bond investments.....	3	\$200,000 00	6,000 00	
Bond investments.....	3½	443,000 00	15,505 00	
Bond investments.....	3.65	100,000 00	3,650 00	
Bond investments.....	4	422,000 00	16,880 00	
Bond investments.....	5	12,500 00	625 00	
Bond investments.....	6	15,000 00	900 00	
Land contracts.....	5	5,143 70	257 19	
Call loans.....	5	450 00	22 50	
Cash deposited in banks and trust companies.....		10,988 37		
Cash deposited in banks and trust companies.....	2	56,869 21	1,137 38	

REPORT ON SAVINGS BANKS.

EAST SIDE SAVINGS BANK, ROCHESTER—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Cash deposited in banks and trust companies.....	3	\$5,470 95	\$164 13	
Cash deposited in banks and trust companies.....	3½	76,582 39	2,680 38	
Cash deposited in banks and trust companies.....	4	360,000 00	14,400 00	
Rents.....				\$232,030 23
				7,668 00
				\$239,698 23
CHARGES.				
Interest to depositors.....			\$178,263 00	
Salaries.....			13,750 00	
Taxes, repairs and insurance on banking house.....			4,256 02	
Taxes, repairs and insurance on other real estate.....			1,189 46	
Legal expenses.....			2,500 00	
Printing, advertising stationery and blank books.....			3,607 27	
Fuel, light and attendance.....			4,421 00	
Franchise tax.....			950 08	
Other expenses.....			5,606 43	214,543 26
Excess of income.....				\$25,154 97

ELLENVILLE SAVINGS BANK, ELLENVILLE.

[Examined March 9, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$488,386 25
Stocks and bonds:					
State of Alabama.....	5	\$25,000 00	102	\$25,500 00	
State of North Carolina.....	6	31,000 00	Var.	38,430 00	
State of North Dakota.....	4	10,000 00	106	10,600 00	
State of Louisiana.....	4	25,500 00	106½	27,157 50	
State of Tennessee.....	3	25,000 00	97	24,250 00	
County of Ulster.....	4	59,000 00	105	61,950 00	
City of Providence.....	4	10,000 00	108	10,800 00	
City of St. Paul.....	4½	5,000 00	110½	5,525 00	
City of Syracuse.....	3½	10,000 00	100½	10,050 00	
City of New York.....	Var.	75,000 00	Var.	82,000 00	
City of Jamestown.....	4	15,000 00	105	15,750 00	
Village of Ellenville.....	Var.	34,000 00	Var.	34,750 00	
Village of Baldwinsville.....	3½	15,000 00	100	15,000 00	
Village of Port Jervis.....	4	15,000 00	102½	15,375 00	
Village of Fredonia.....	4	9,800 00	100½	9,849 00	
Village of Liberty.....	4	17,500 00	103½	18,112 50	
Village of Solvay.....	4½	10,000 00	104½	10,450 00	
Village of Stamford.....	4	12,000 00	104½	12,540 00	
Village of East Syracuse.....	4½	15,000 00	109	16,350 00	
Village of Tupper Lake.....	4	16,000 00	103½	16,560 00	
Town of Wawarsing.....	Var.	36,280 00	Var.	36,505 00	
Town of Rockland.....	3½	6,000 00	100	6,000 00	
Town of Liberty.....	4	10,000 00	104	10,400 00	
Town of Canadesa.....	4½	7,000 00	103½	7,245 00	
Town of Potter.....	3.65	28,000 00	100½	28,140 00	
Town of Rye.....	4	1,000 00	101	1,010 00	
Town of Hancock.....	4	1,000 00	102	1,020 00	
Town of Fallsburgh.....	4	9,000 00	102½	9,225 00	
Town of Thompson.....	4	15,000 00	105	15,750 00	
German Flats school district	4	10,000 00	102½	10,250 00	
Livingston Manor school district.....	4	3,500 00	101	3,535 00	
Illinois Central R.R.....	3½	10,000 00	97	9,700 00	
Skaneateles R.R.....	5	10,000 00	109	10,900 00	

ELLENVILLE SAVINGS BANK, ELLENVILLE—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Stocks and bonds—Con.					
Chicago & N. W. R.R.....	Var.	\$37,000 00	Var.	\$41,592 00	
C., B. & Q. R.R.....	Var.	45,000 00	Var.	46,301 65	
C. M. & St. Paul R.R.....	6	10,000 00	113	11,300 00	
Del. & Hudson R.R.....	6	12,000 00	103½	12,420 00	
Manhattan Elevated R.R.....	4	60,000 00	106	63,600 00	
Banking house and lot.....	Cost	27,620 05		Est. value	\$785,892 65
Other real estate.....	Cost	1,037 65		Est. value	20,000 00
Furniture and fixtures.....		500 00			1,000 00
Land contracts.....					1,005 00
Cash on hand.....				\$341 83	
Cash deposited in banks and trust companies.....				72,629 15	72,370 98
Interest accrued on bonds and mortgages.....				\$4,850 00	
Interest accrued on bond investments.....				6,785 43	
Interest accrued on deposits in banks.....				395 12	
Interest accrued on land contracts.....				45 81	12,076 36
Rents accrued.....					76 50
					\$1,380,807 74
LIABILITIES.					
Due depositors.....				\$1,280,315 23	
Interest accrued to depositors.....				7,582 00	
Salaries accrued.....				68 88	1,287,966 11
Surplus on market value.....					\$92,841 63
Surplus on par value.....					52,528 98

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	3½	\$19,000 00	\$665 00	
Bonds and mortgages.....	4	292,500 00	11,700 00	
Bonds and mortgages.....	4½	8,200 00	369 00	
Bonds and mortgages.....	5	\$115,131 00		
Less over one year in arrears.....		6,777 50		
		\$108,353 50	5,417 68	
Bonds and mortgages.....	5½	\$3,200 00	176 00	
Bonds and mortgages.....	6	\$50,355 25		
Less over one year in arrears.....		3,700 00		
		\$46,655 25	2,799 31	
Bond investments.....	3	\$25,000 00	750 00	
Bond investments.....	3½	133,500 00	4,672 50	
Bond investments.....	3.65	28,000 00	1,022 00	
Bond investments.....	3.82	30,000 00	1,146 00	
Bond investments.....	4	352,080 00	14,083 20	
Bond investments.....	4½	37,000 00	1,665 00	
Bond investments.....	5	60,000 00	3,000 00	
Bond investments.....	6	70,000 00	4,200 00	
Bond investments.....	7	10,000 00	700 00	
Land contracts.....	5	1,005 00	50 25	
Cash deposited in banks and trust companies.....		576 35		
Cash deposited in banks and trust companies.....	2	5,169 44	103 39	

ELLENVILLE SAVINGS BANK, ELLENVILLE—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Cash deposited in banks and trust companies.....	2½	\$35,337 81	\$883 45	
Cash deposited in banks and trust companies.....	3	30,945 55	928 36	\$54,331 14
Rents.....				978 00
				\$55,309 14
CHARGES.				
Interest to depositors.....			\$40,137 00	
Salaries.....			3,100 00	
Taxes, repairs and insurance on banking house.....			1,331 76	
Taxes, repairs and insurance on other real estate.....			138 02	
Legal expenses.....			5 00	
Printing, advertising, stationery and blank books.....			230 10	
Fuel, lights and attendance.....			105 59	
Franchise tax.....			507 20	
Other expenses.....			353 70	45,908 37
Excess of income.....				\$9,400 77

ELMIRA SAVINGS BANK, ELMIRA.

[Examined September 15, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$234,100 00
Stocks and bonds:					
State of Tennessee.....	3	\$20,000 00	97	\$19,400 00	
City of Los Angeles.....	3½	15,000 00	100	15,000 00	
City of Elmira.....	4	1,000 00	109	1,090 00	
City of Iliion.....	4	9,000 00	101½	9,157 50	
Village of Springville.....	4	6,000 00	102½	6,150 00	
Illinois Central R.R.....	Var.	10,000 00	Var.	8,800 00	
Chi., R. I. & P. R.R.....	4	16,000 00	98	15,680 00	
Chicago & Alton R.R.....	3	5,000 00	86	4,300 00	
Chi., Bur. & Q. R.R.....	3½	15,000 00	96½	14,475 00	94,052 50
Cash on hand.....				\$1,677 86	
Cash deposited in Chemung Canal Trust Company.....				55,040 28	56,718 14
Furniture and fixtures.....		740 50			
Interest accrued on bonds and mortgages.....				\$3,372 59	
Interest accrued on bond investments.....				559 44	
Interest accrued on bank deposit.....				75 00	4,007 03
					\$388,877 67
LIABILITIES.					
Due depositors.....				\$380,652 96	
Interest accrued to depositors.....				2,379 07	
Salaries accrued.....				56 00	383,088 03
Surplus on market value.....					\$5,789 64
Surplus on par value.....					8,737 14

EXAMINATIONS.

383

ELMIRA SAVINGS BANK, ELMIRA—(Continued). ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$20,500 00	\$922 50	
Bonds and mortgages.....	5	181,300 00	9,065 00	
Bonds and mortgages.....	6	32,300 00	1,938 00	
Bond investments.....	3	30,000 00	900 00	
Bond investments.....	3½	20,000 00	700 00	
Bond investments.....	3½	15,000 00	562 50	
Bond investments.....	4	32,000 00	1,280 00	
Bank deposits.....	3½	55,040 28	1,926 41	\$17,294 41
CHARGES.				
Interest to depositors.....			\$11,419 59	
Salaries.....			1,394 00	
Rent.....			600 00	
Legal expenses.....			456 68	
Printing, advertising, stationery and blank books.....			185 53	
Fuel, lights and attendance.....			55 78	
Other expenses.....			175 21	14,286 79
Excess of income.....				\$3,007 62

EMPIRE CITY SAVINGS BANK, NEW YORK CITY.

[Examined March 24, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$1,619,710 00
Stocks and bonds:					
City of Greater New York.....	Var.	\$206,500 00	Var.	\$200,473 12	
City of Rochester.....	Var.	60,000 00	Var.	60,525 00	
City of Syracuse.....	3	50,000 00	95½	47,750 00	
City of Utica.....	4	27,600 00	100½	27,738 00	
City of Poughkeepsie.....	Var.	33,000 00	Var.	32,815 00	
City of Kingston.....	3½	10,000 00	100	10,000 00	
City of Lockport.....	4	1,333 32	100	1,333 32	
City of Gloversville.....	3	35,000 00	98½	34,387 50	
City of Amsterdam.....	3	11,500 00	Var.	11,096 25	
City of Cohoes.....	4	31,000 00	Var.	31,087 50	
City of Ithaca.....	4	30,000 00	110½	33,150 00	
City of Yonkers.....	4	1,605 67	104½	1,671 90	
City of Pittsburgh.....	3.25	25,000 00	100	25,000 00	
City of St. Louis.....	Var.	35,000 00	Var.	35,450 00	
Village of Tonawanda.....	4	13,000 00	103	13,390 00	
Village of Ilion.....	3½	10,000 00	100	10,000 00	
Village of Patchogue.....	3.40	3,500 00	100	3,500 00	
Village of Saranac Lake.....	4	19,800 00	103½	20,443 50	
Railroad first mortgage.....	Var.	279,000 00	Var.	289,815 00	889,626 09
Real estate, leasehold of banking house.....	Cost	6,787 10		Est. value	4,320 00
Other real estate.....					9,900 00
Insurance advanced on mortgaged property.....					53 85
Cash in office.....				\$10,097 38	
Cash deposited.....				258,205 29	268,302 67
Rent accrued.....					265 00
Interest accrued on bonds and mortgages.....		\$24,864 73			
Less over one year in arrears.....		1,156 94			
				\$23,707 79	

EMPIRE CITY SAVINGS BANK, NEW YORK CITY—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on stocks and bonds.....				\$10,977 48	
Interest accrued on deposits in banks and trust companies.....				600 00	
					\$35,285 27
LIABILITIES.					\$2,827,462 88
Due depositors.....				\$2,762,185 95	
Accrued interest due depositors.....				18,276 60	
Accrued salaries.....				485 00	
					2,780,947 55
Surplus on market value.....					\$46,515 33
Surplus on par value.....					39,728 23

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$53,000 00	\$2,120 00	
Bonds and mortgages.....	4½	868,000 00	39,060 00	
Bonds and mortgages.....	5	\$680,910 00		
Less over one year in arrears.....		10,000 00		
		\$670,910 00	33,545 50	
Bonds and mortgages.....	6	\$17,800 00	1,068 00	
Stocks and bonds.....	3	310,500 00	9,315 00	
Stocks and bonds.....	3½	30,500 00	991 25	
Stocks and bonds.....	3.40	3,500 00	119 00	
Stocks and bonds.....	3½	118,000 00	4,130 00	
Stocks and bonds.....	4	236,338 99	9,453 56	
Stocks and bonds.....	5	45,000 00	2,250 00	
Stocks and bonds.....	6	119,000 00	7,140 00	
Stocks and bonds.....	7	20,000 00	1,400 00	
Cash deposited.....	3	10,565 31	316 95	
Cash deposited.....	3½	167,164 27	5,850 75	
Cash deposited.....	4	80,475 71	3,219 03	
				\$119,979 04
Rents.....				1,800 00
				\$121,779 04
CHARGES.				
Interest to depositors, estimated ..			\$79,275 14	
Salaries.....			8,300 00	
Rent, taxes, repairs and insurance ..			3,323 05	
Legal expenses.....			972 65	
Printing, advertising, stationery, etc.....			842 73	
Fuel, lights and attendance.....			1,288 93	
State tax on par surplus.....			87 53	
Other expenses.....			1,590 32	
				95,680 35
Excess of income.....				\$26,098 69

EXAMINATIONS.

385

FISHKILL SAVINGS INSTITUTE, FISHKILL.

[Examined June 1, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$136,045 00
Stocks and bonds:					
State of Louisiana.....	4	\$10,000 00	105½	\$10,550 00	
State of Idaho.....	5	5,000 00	114	5,700 00	
State of Washington war- rants.....	Var.	11,878 83	Par.	11,878 83	
State of Colorado warrants.....	6	509 97	Par.	509 97	
City of Olean.....	4	400 00	Par.	400 00	
City of Corning.....	4	2,000 00	101½	2,030 00	
City of Schenectady.....	4	1,500 00	101	1,515 00	
Village of North Olean.....	5	1,000 00	100	1,000 00	
Village of Saranac Lake.....	5	5,000 00	120	6,000 00	
Village of Oneonta.....	5	4,500 00	102	4,590 00	
Village of Voorheesville.....	4½	4,000 00	112	4,480 00	
Village of Stanford.....	3.65	4,000 00	100	4,000 00	
Village of Despatch.....	5	4,600 00	107½	4,945 00	
Elmsford Real Estate Co: Town of Greenburgh.....	6	1,828 19			
Town of Arnetta.....	6	11,000 00	108	11,880 00	
Town of Malone.....	5	500 00	101	505 00	
Town of Mendon.....	5	200 00	101	202 00	
Town of Eden.....	4	400 00	100½	402 00	
Town of Alfred.....	5	300 00	101	303 00	
Town of Somerset.....	5	700 00	104	728 00	
Town of West Seneca.....	5	125 00	100	125 00	
Town of Salina.....	5	600 00	103	618 00	
Town of Angelica.....	5	300 00	103	309 00	
Town of Rotterdam.....	5	1,350 00	105	1,417 50	
Town of Andover.....	5	250 00	102	255 00	
Town of North Collins.....	5	1,300 00	105	1,365 00	
West Turin school.....	4½	5,000 00	105	5,250 00	
Hannawa Falls school dis- trict.....	4	4,505 00	103	4,640 15	
Stamford school district.....	6	450 00	100	450 00	
Hume school district.....	4	2,000 00	104	2,080 00	
Staten Island Railroad.....	4½	5,000 00	105	5,250 00	
Illinois Central Railroad.....	3	15,000 00	82	12,300 00	
Fonda, Johnst. & G. R.R.....	Var.	10,000 00	Var.	10,350 00	
C. M. & St. P. R.R.....	6	4,000 00	117½	4,690 00	
Manhattan Railroad.....	4	10,000 00	104½	10,450 00	
Banking house and lot.....	Cost	2,000 00		Est. value. 2,000 00	131,168 45
Other real estate.....	Cost	5,936 75		Est. value. 5,000 00	22,692 80
Land contracts.....					36 61
Furniture and fixtures.....					1,000 00
Cash on hand.....				\$559 25	
Cash deposited in banks and trust companies.....				22,133 55	
Insurance and taxes advanced					
Interest accrued on bonds and mortgages.....				\$1,513 45	
Interest accrued on bond in- vestments.....				10,665 68	
Interest accrued on bank de- posits.....				154 28	
Interest accrued on land con- tracts.....				50 00	
Rents accrued.....					12,384 31
					50 00
					\$315,486 17
LIABILITIES.					
Due depositors.....				\$299,555 56	
Interest accrued to depositors.....				4,843 55	
Tax accrued.....				150 00	
					304,549 11
Surplus on market value.....					\$10,937 06
Surplus on par value.....					8,965 60

FISHKILL SAVINGS INSTITUTE, FISHKILL—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$129,620 00		
Less over one year in arrears.....		550 00		
		\$129,070 00	\$6,453 50	
Bonds and mortgages.....	5½	\$800 00	44 00	
Bonds and mortgages.....	6	5,625 00	337 50	
Bond investments.....	3.65	4,000 00	146 00	
Bond investments.....	4	35,805 00	1,432 20	
Bond investments.....	4½	19,000 00	855 00	
Bond investments.....	5	25,725 00	1,286 25	
Bond investments.....	5½	1,000 00	55 00	
Bond investments.....	6	17,788 16	1,067 29	
Bond investments.....	8	10,878 83	870 30	
Bond investments.....	3	15,000 00	450 00	
Bank deposits.....	3	16,807 61	504 23	
Bank deposits.....	4	5,325 94	213 04	
Land contracts.....	5	5,109 00	255 45	
Rents.....				\$13,969 76
				315 00
				\$14,284 76
CHARGES.				
Interest to depositors.....			\$10,424 51	
Salaries.....			1,225 00	
Taxes, repairs and insurance on banking house.....			44 01	
Taxes, repairs and insurance on other real estate.....			86 13	
Legal expenses.....			118 25	
Printing, advertising, stationery and blank books.....			121 00	
Fuel, lights and attendance.....			33 33	
Franchise tax.....			174 20	
Other expenses.....			102 26	
				12,328 69
Excess of income.....				\$1,956 07

THE GERMAN SAVINGS BANK OF BROOKLYN.

[Examined March 1, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$3,886,950 00
Stocks and bonds:					
United States.....	Var.	\$10,500 00	Var.	\$13,620 00	
District of Columbia.....	3.65	100 000 00	120	120,000 00	
State of Louisiana.....	4	100,000 00	105	105,000 00	
County of Albany.....	4	12,000 00	104	12,480 00	
County of Chemung.....	4	20,000 00	Var.	20,310 00	
County of Dutchess.....	3½	43,000 00	100	43,000 00	
County of Hamilton.....	5	12,000 00	Var.	13,425 00	
City of Greater New York.....	Var.	1,388,150 00	Var.	1,468,309 67	
City of Buffalo.....	3½	125,000 00	Var.	126,125 00	
City of Corning.....	4	105,000 00	Var.	117,450 00	
City of Elmira.....	4	74,500 00	Var.	76,047 50	
City of Gloversville.....	4	28,000 00	106½	29,820 00	
City of Ithaca.....	4	103,000 00	Var.	106,471 25	
City of Jamestown.....	4	61,000 00	Var.	63,775 00	
City of Johnstown.....	4	16,000 00	Var.	16,560 00	
City of Kingston.....	3	24,500 00	96	23,520 00	
City of Middletown.....	3½	52,000 00	100	52,000 00	
City of Mount Vernon.....	4	45,000 00	105	47,250 00	
City of New Rochelle.....	Var.	109,000 00	Var.	112,277 50	
City of Amsterdam.....	Var.	30,000 00	Var.	37,935 00	

THE GERMAN SAVINGS BANK OF BROOKLYN—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Stocks and bonds—Con.					
City of Niagara Falls	4	\$75,000 00	Var.	\$79,887 50	
City of Ogdensburg	3½	12,000 00	100	12,000 00	
City of Olean	4	9,800 00	Var.	9,828 50	
City of Oswego	3½	125,000 00	100	125,000 00	
City of Poughkeepsie	3	30,000 00	98	29,400 00	
City of Rochester	3½	150,000 00	Var.	151,312 50	
City of Rensselaer	4	41,000 00	Var.	42,675 00	
City of Schenectady	4	99,000 00	Var.	106,125 00	
City of Troy	3½	26,000 00	Var.	26,105 00	
City of Yonkers	Var.	231,050 00	Var.	238,561 37	
City of Allegheny	4	100,000 00	Var.	104,835 00	
City of Boston	Var.	217,000 00	Var.	225,598 75	
City of Cincinnati	Var.	142,000 00	Var.	141,257 50	
City of Cleveland	4	200,000 00	Var.	208,875 00	
City of Milwaukee	5	81,000 00	Var.	86,120 00	
City of Minneapolis	4	73,000 00	Var.	78,474 50	
City of Camden	4	100,000 00	Var.	105,437 50	
City of Newark	Var.	99,600 00	Var.	104,056 50	
City of Paterson	4	39,500 00	Var.	40,017 50	
City of Trenton	4	50,900 00	Var.	52,058 75	
Cash on hand				\$23,047 09	
Cash deposited in banks and trust companies				681,213 16	
Banking house	Cost	109,732 59		Est. value	
Interest accrued on bonds and mortgages				\$48,107 84	
Interest accrued on bonds and stocks				42,396 49	
Interest accrued on cash deposited				2,759 94	
Rents accrued					
					93,264 27
					295 80
					\$9,330,504 70
LIABILITIES.					
Due depositors				\$8,752,413 41	
Interest accrued to depositors				112,322 63	
					8,864,736 04
Surplus on market value					\$465,768 66
Surplus on par value					259,266 91

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4	\$125,000 00	\$5,000 00	
Bonds and mortgages	4½	148,700 00	6,691 50	
Bonds and mortgages	5	3,610,500 00	180,525 00	
Bonds and mortgages	6	2,750 00	165 00	
Bonds and stocks	3	70,000 00	2,100 00	
Bonds and stocks	3.30	21,500 00	709 50	
Bonds and stocks	3½	1,025,450 00	67,390 75	
Bonds and stocks	3.65	100,000 00	3,650 00	
Bonds and stocks	4	1,947,900 00	77,916 00	
Bonds and stocks	5	180,250 00	9,012 50	
Bonds and stocks	6	22,400 00	1,344 00	
Bonds and stocks	7	94,000 00	6,580 00	
Bonds and stocks	7.30	5,000 00	365 00	
Cash deposited	2½	486,481 74	12,162 04	
Cash deposited	3	144,731 42	4,341 94	
Cash deposited	3½	50,000 00	1,750 00	
Rents				
				\$379,703 23
				3,025 00
				\$382,728

THE GERMAN SAVINGS BANK OF BROOKLYN—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors.....			\$269,574 32	
Salaries.....			17,700 00	
Taxes, repairs and insurance on banking house.....			2,277 40	
Legal expenses.....			75 00	
Printing, advertising, stationery, etc.....			884 26	
Fuel, lights and attendance.....			1,325 54	
State tax on par surplus.....			2,857 64	
Other expenses.....			1,641 25	
				\$296,335 41
Excess of income.....				\$86,392 82

GREATER NEW YORK SAVINGS BANK, BROOKLYN.

[Examined February 19, 1906.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$823,150 00
Stocks and bonds:					
City of New York.....	Var.	\$100,000 00	Var.	\$100,150 00	
City of Springfield, Mass....	3½	5,000 00	Var.	5,025 00	
City of Boston, Mass.....	Var.	50,000 00	Var.	50,965 00	
City of Fall River, Mass....	4	5,000 00	109	5,450 00	
City of Holyoke, Mass.....	4	1,000 00	104½	1,045 00	
City of Minneapolis, Minn....	Var.	10,000 00	Var.	10,285 00	
City of St. Paul, Minn.....	4½	6,000 00	Var.	6,615 00	
City of Newark, N. J.....	4	2,000 00	106	2,120 00	
City of Cincinnati, Ohio....	Var.	16,000 00	Var.	17,050 00	
City of Cleveland, Ohio....	4	17,000 00	Var.	17,760 00	
City of St. Louis, Mo.....	3.65	10,000 00	Var.	10,140 00	
City of Mount Vernon.....	4	2,000 00	110	2,200 00	
City of Yonkers.....	3½	2,000 00	100	2,000 00	
City of Buffalo.....	3½	25,000 00	101½	25,375 00	
Village of Nyack.....	3½	4,500 00	100	4,500 00	
C., B. & O. R.R.....	3½	20,000 00	94½	18,900 00	
Ill. Cent. R.R.....	4	5,000 00	104½	5,225 00	
Ill. Cent. R.R. (Louisville Div.).....	3½	15,000 00	95	14,250 00	
Penn. R. R.....	4	5,000 00	106½	5,325 00	
Fonda, Johnstown & Gloversville R.R.....	4	20,000 00	101	20,200 00	
Other real estate.....	Cost	\$4,414 75		Est. value	324,580 00
Cash on hand.....					4,414 75
Cash in banks and trust companies.....					2,437 95
Accrued interest on bonds and mortgages.....					108,905 46
Accrued interest on stocks and bonds.....					11,507 58
Accrued interest from banks and trust companies.....					2,882 60
					425 05
					\$1,278,303 39
LIABILITIES.					
Due depositors.....				\$1,266,174 20	
Accrued interest to depositors.....				4,727 00	
Accrued salaries.....				288 88	
					1,271,190 08
Surplus on market value.....					\$7,113 31
Surplus on par value.....					3,033 31

EXAMINATIONS.

389

GREATER NEW YORK SAVINGS BANK, BROOKLYN (Continued). ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$150,100 00	\$6,754 50	
Bonds and mortgages.....	5	549,600 00	27,480 00	
Bonds and mortgages.....	5½	114,800 00	6,314 00	
Bonds and mortgages.....	6	8,650 00	519 00	
Stocks and bonds.....	3	5,000 00	150 00	
Stocks and bonds.....	3½	219,000 00	7,665 00	
Stocks and bonds.....	3.65	24,000 00	876 00	
Stocks and bonds.....	4	64,500 00	2,580 00	
Stocks and bonds.....	4½	6,000 00	270 00	
Stocks and bonds.....	6	1,000 00	60 00	
Stocks and bonds.....	7.30	1,000 00	73 00	
Deposits in banks and trust companies.....	3	82,727 35	2,481 82	
Deposits in banks.....	3½	20,802 42	728 08	
Deposits in banks.....	4	5,375 69	215 02	
				\$56,166 42
CHARGES.				
Interest credited depositors.....			\$31,992 39	
Salaries.....			5,200 00	
Rent.....			1,500 00	
Taxes, repairs and insurance.....			442 31	
Legal expenses.....			65 00	
Printing, advertising, stationery, etc.....			1,146 98	
Fuel, lights and attendance.....			221 12	
Other expenses.....			581 87	
				41,149 67
Excess of income.....				\$15,016 75

GREENBURGH SAVINGS BANK, DOBBS FERRY.

[Examined March 23, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$227,190 00
Stocks and bonds:					
United States.....	4	\$200 00	106	\$212 00	
State of Alabama.....	5	9,500 00	103	9,785 00	
State of Idaho.....	4	1,000 00	105	1,050 00	
State of Tennessee.....	3	10,000 00	97	9,700 00	
City of Cincinnati.....	Var.	4,000 00	Var.	4,160 00	
City of Cleveland.....	4	5,000 00	103	5,150 00	
City of Milwaukee.....	5	1,000 00	100	1,000 00	
City of Grand Rapids.....	4	1,000 00	101	1,010 00	
City of St. Louis.....	6	1,000 00	100	1,000 00	
City of New York.....	Var.	8,000 00	Var.	8,365 00	
City of Buffalo.....	7	1,000 00	130	1,300 00	
Illinois Central R.R.....	3½	10,000 00	96	9,600 00	
C. B. & Q. R.R.....	Var.	13,000 00	Var.	12,688 40	
Chicago & N. W. R.R.....	7	3,000 00	Var.	3,740 00	
C. M. & St. P. R.R.....	5	10,000 00	107	10,700 00	
Maine Central R.R.....	4½	7,000 00	104	7,280 00	
Boston & Maine R.R.....	6	1,000 00	102	1,020 00	
Michigan Central R.R.....	7	2,000 00	103	2,060 00	
Metropolitan Elevated R.R.....	6	10,000 00	107	10,700 00	
Other real estate.....	Cost	9,421 42		Est. value	100,520 40
Cash on hand.....				\$1,975 41	9,000 00
Cash deposited in banks and trust companies.....				47,269 36	
Interest accrued on bonds and mortgages.....				\$4,217 95	49,244 77
Interest accrued on bond investments.....				537 91	
Interest accrued on deposits in banks.....				146 84	
Rents accrued.....					4,902 100
					\$390,957

REPORT ON SAVINGS BANKS.

GREENBURGH SAVINGS BANK, DOBBS FERRY—(Continued).

LIABILITIES.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Due depositors.....				\$373,701 26	
Interest accrued to depositors.....				3,142 40	
Salaries and rent accrued.....				108 17	
					\$376,951 83
Surplus on market value.....					\$14,006 04
Surplus on par value.....					11,185 64

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$92,400 00	\$4,620 00	
Bonds and mortgages.....	5½	4,000 00	220 00	
Bonds and mortgages.....	6	130,790 00	7,847 40	
Bond investments.....	3	10,000 00	300 00	
Bond investments.....	3½	21,000 00	735 00	
Bond investments.....	4	9,200 00	368 00	
Bond investments.....	4½	15,000 00	675 00	
Bond investments.....	5	20,500 00	1,025 00	
Bond investments.....	6	14,000 00	840 00	
Bond investments.....	7	6,000 00	420 00	
Bond investments.....	7½	2,000 00	146 00	
Cash deposited.....	2½	26,146 56	653 66	
Cash deposited.....	3	21,122 80	633 68	
Rents.....				\$18,483 74
				600 00
				\$19,083 74
CHARGES.				
Interest to depositors.....			\$13,752 12	
Salaries.....			1,500 00	
Rent.....			270 00	
Taxes, repairs and insurance on other real estate.....			660 17	
Legal expenses.....			15 00	
Printing, advertising, stationery and blank books.....			213 62	
Fuel, lights and attendance.....			92 47	
State tax on par surplus.....			109 72	
Other expenses.....			560 13	
				17,173 23
Excess of income.....				\$1,910 51

THE GREENPOINT SAVINGS BANK, BROOKLYN.

[Examined March 15, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$2,079,600 00
Stocks and bonds:					
State of Louisiana.....	4	\$100,000 00	105	\$105,000 00	
State of Tennessee.....	3	100,000 00	96½	96,500 00	
State of Alabama.....	Var.	63,000 00	Var.	64,160 00	
State of North Carolina.....	6	38,000 00	132½	50,350 00	
City of Greater New York.....	Var.	602,900 00	Var.	661,746 50	
City of Boston.....	3½	100,000 00	102½	102,125 00	
City of Buffalo.....	3	100,000 00	93½	93,750 00	
City of Cincinnati.....	4	50,000 00	107	53,500 00	

THE GREENPOINT SAVINGS BANK, BROOKLYN—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
City of Elmira.....	3½	\$48,000 00	96½	\$46,380 00	
City of Mt. Vernon.....	5	25,000 00	102½	25,562 50	
City of Poughkeepsie.....	4	21,000 00	104	21,840 00	
City of Rochester.....	3½	230,000 00	Var.	232,475 00	
City of Yonkers.....	Var.	110,000 00	Var.	115,875 00	
County of Nassau.....	3½	150,000 00	100	150,000 00	
Village of Olean.....	4½	4,000 00	101½	4,060 00	
Village of Waterville.....	4	4,000 00	101	4,040 00	
Village of Lansingburgh.....	4	30,000 00	103½	31,125 00	
Railroad first mortgage.....	Var.	725,000 00	Var.	714,250 00	
Cash on hand.....				\$12,229 03	\$2,572,739 00
Cash deposited in banks and trust companies.....				444,606 09	
Banking house.....	Cost	54,196 40		Est. value	456,835 12
Other real estate.....	Cost	11,886 56		Est. value	30,000 00
Interest accrued on bonds and mortgages.....				\$29,912 37	9,995 03
Interest accrued on bonds and stocks.....				23,790 37	
Interest accrued on cash deposited.....				3,431 52	
					57,134 26
					\$5,206,303 41
LIABILITIES.					
Due depositors.....				\$4,596,150 89	
Interest accrued to depositors.....				29,760 06	
					4,625,910 95
Surplus on market value.....					\$580,392 46
Surplus on par value.....					508,553 46

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$287,400 00	\$12,933 00	
Bonds and mortgages.....	5	1,592,550 00	79,627 50	
Bonds and mortgages.....	5½	111,800 00	6,149 00	
Bonds and mortgages.....	6	87,750 00	5,265 00	
Bonds and stocks.....	3	200,000 00	6,000 00	
Bonds and stocks.....	3½	48,000 00	1,560 00	
Bonds and stocks.....	3.30	7,600 00	250 80	
Bonds and stocks.....	3½	980,000 00	34,300 00	
Bonds and stocks.....	3.65	20,000 00	730 00	
Bonds and stocks.....	4	815,000 00	32,600 00	
Bonds and stocks.....	4½	104,000 00	4,680 00	
Bonds and stocks.....	5	191,000 00	9,550 00	
Bonds and stocks.....	6	67,300 00	4,038 00	
Bonds and stocks.....	7	68,000 00	4,760 00	
Cash deposited.....	3	194,708 86	5,841 27	
Cash deposited.....	4½	249,897 23	11,245 37	
				\$219,529 94
Rents.....				1,818 00
				\$221,347 94
CHARGES.				
Interest to depositors.....			\$144,778 75	
Salaries.....			25,300 00	
Taxes, repairs and insurance on banking house.....			1,200 00	
Taxes, repairs and insurance on other real estate.....			450 00	
Printing, advertising and stationery.....			350 00	
Fuel, lights and attendance.....			200 00	
State tax on par surplus.....			4 665 06	
Other expenses.....			834 94	
				177,778 75
Excess of income.....				\$43,569 19

REPORT ON SAVINGS BANKS.

GUARDIAN SAVINGS BANK, BROOKLYN.

[Examined September 20, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5				\$43,650 00
Borough Bank, Brooklyn.....	3½	\$54,131 34			54,131 34
Cash on hand.....		1,459 84			1,459 84
Estimated accrued interest on mortgages.....					568 64
Estimated accrued interest from bank.....					100 69
					\$99,910 51
LIABILITIES.					
Due depositors.....				\$98,700 39	
Estimated accrued interest to depositors.....				300 00	
					99,000 39
Surplus on market value.....					\$910 12
Surplus on par value.....					910 12

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$43,650 00	\$2,182 50	
Bank deposits.....	3½	54,131 34	1,894 60	\$4,077 10
CHARGES.				
Interest to depositors.....	3½	98,700 00		3,454 50
Excess of income.....				\$622 60

HOME SAVINGS BANK OF THE CITY OF ALBANY.

[Examined January 25, 1906.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$1,978,751 00
Stocks and bonds:					
State of Tennessee.....	4½	\$25,000 00	105	\$26,250 00	
State of Alabama.....	Var.	59,000 00	Var.	59,540 00	
County of Warren.....	6	20,000 00	100	20,000 00	
City of St. Louis.....	Var.	6,000 00	Var.	6,125 00	
City of Cleveland.....	4	63,000 00	Var.	64,442 50	
City of St. Paul.....	Var.	36,000 00	Var.	38,757 50	
City of Milwaukee.....	5	6,000 00	121	7,260 00	
City of Detroit.....	6	1,000 00	100	1,000 00	
City of Cincinnati.....	Var.	31,000 00	100	31,000 00	
City of Paterson.....	4	40,000 00	101	40,400 00	
City of Boston.....	3½	44,000 00	100	44,000 00	
City of Des Moines.....	3½	25,000 00	100	25,000 00	
City of New York.....	Var.	288,125 00	Var.	300,921 25	
City of Albany.....	Var.	38,904 72	100	38,904 72	
City of Cohoes.....	4	2,000 00	102	2,040 00	
City of Niagara Falls.....	3½	5,000 00	102	5,100 00	
City of Rensselaer.....	4	30,000 00	Var.	30,800 00	
City of North Tonawanda.....	4½	40,000 00	114½	45,800 00	
City of Oneida.....	Var.	7,565 19	100	7,565 19	
Town of Hanover.....	4	857 16	100	857 16	

HOME SAVINGS BANK OF THE CITY OF ALBANY—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals
			Rate.	Amount.	
Town of Canajoharie.....	4	\$200 00	100	\$200 00	
Town of Tompkins.....	3½	3,000 00	100	3,000 00	
Town of Tonawanda.....	5	6,000 00	102	6,120 00	
Town of Moriah.....	5	100 00	100	100 00	
Town of Cazenovia.....	4	350 00	100	350 00	
Town of Salamanca.....	4	1,000 00	100	1,000 00	
Town of Grand Island.....	4	100 00	100	100 00	
Town of Saratoga Springs.....	4½	3,000 00	100	3,000 00	
Town of Ticonderoga.....	5	200 00	100	200 00	
Town of Concord.....	4	500 00	100	500 00	
Town of Marathon.....	3½	3,900 00	100	3,900 00	
Town of Linden.....	5	1,120 00	100	1,120 00	
Town of Liberty.....	4	4,000 00	105	4,200 00	
Village of Newport.....	4	8,500 00	102½	8,712 50	
Village of Port Chester.....	3½	35,000 00	100	35,000 00	
Village of East Randolph.....	4	4,000 00	102	4,080 00	
Village of Bergen.....	3½	1,000 00	100	1,000 00	
Village of Tonawanda.....	5	15,000 00	110	16,500 00	
Village of Mechanicville.....	4	23,000 00	102½	23,575 00	
Village of New Berlin.....	4	5,000 00	100½	5,025 00	
Village of Little Valley.....	4	20,500 00	102½	21,012 50	
Village of Port Henry.....	4½	12,750 00	102	13,005 00	
Village of Springville.....	4	13,860 00	104	14,414 40	
Village of Yochesville.....	4½	17,000 00	106½	18,105 00	
Village of Port Edwards.....	4	5,000 00	102½	5,125 00	
Village of Liberty.....	4	18,000 00	103½	18,630 00	
Village of Philadelphia.....	4	10,000 00	103½	10,350 00	
Village of Elmira Heights.....	4	15,000 00	102½	15,375 00	
Village of St. Johnsville.....	5	8,000 00	104	8,320 00	
Village of Mohawk.....	Var.	16,000 00	Var.	16,532 50	
Village of Freeport.....	4	12,000 00	102½	12,300 00	
Village of Charlotte.....	4	11,000 00	103	11,330 00	
Village of Lake Placid.....	4½	30,800 00	108	33,264 00	
Village of Plattsburgh.....	4½	50,000 00	110½	55,250 00	
Olean school district.....	3½	30,000 00	100	30,000 00	
Winfield and Bridgewater school district.....	4	8,000 00	100½	8,040 00	
Watkins school district.....	4	9,000 00	103	9,270 00	
Brookhaven school district.....	4	5,000 00	104½	5,225 00	
Hempstead school district.....	4	3,000 00	101	3,030 00	
Half-Moon and Stillwater school districts.....	5	6,300 00	107	6,741 00	
Tonawanda school district.....	4	18,850 00	106½	20,075 25	
Royalton and Hartland school districts.....	4	12,000 00	105	12,600 00	
Cherry Creek school district.....	5	5,000 00	106	5,300 00	
Coeymans school district.....	4	6,300 00	104	6,552 00	
Schock school district.....	4	4,468 75	102	4,558 12	
Paris school district.....	5	6,450 00	104	6,708 00	
Louis. & Nash. R.R.....	4	11,000 00	103½	11,335 00	
Chi., St. Paul & Omaha.....	Var.	21,000 00	Var.	21,919 00	
Buffalo Creek.....	8	2,000 00	106	2,120 00	
Fonda, Johnstown & Gloversville R.R.....	5	100,000 00	120	120,000 00	
Chi. & Northwestern R.R.....	Var.	60,000 00	Var.	64,500 00	
Illinois Central R.R.....	Var.	79,000 00	Var.	83,980 00	
Chi., Bur. & Quincy R.R.....	3½	1,000 00	95	950 00	
Chi., Mil. & St. Paul R.R.....	Var.	119,500 00	Var.	121,565 00	
Chi., Mil. & St. Paul R.R.....	Var.	131,500 00	Var.	144,085 00	
Chi., Rock Island & Pac. R.R.....	Var.	20,000 00	Var.	22,765 00	
Del., Lack. & West. R.R.....	Var.	127,000 00	Var.	127,285 00	
Delaware & Hudson R.R.....	7	1,000 00	103	1,030 00	
New York Elevated R.R.....	6	1,000 00	101½	1,015 00	
Met. Elevated R.R.....	5	19,000 00	110	20,900 00	
Banking house and lot.....	6	175,000 00	107	187,250 00	
Other real estate (including land contract).....	Cost	75,074 04		Est. value	\$2,215,317 59
Taxes and insurance advanced.....	Cost	7,528 61		Est. value	75,000 00
Cash on hand.....					5,583 00
Cash deposited in banks.....					281 26
					\$870 51
					20,464 64
					21,135

HOME SAVINGS BANK OF THE CITY OF ALBANY—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on bonds and mortgages.....				\$16,763 83	
Interest accrued on bond investments.....				14,856 76	
Interest accrued on land contract.....				15 06	
Interest accrued on deposit in banks.....				36 66	
Rents accrued.....					\$31,672 31 751 66
					\$4,328,491 97
LIABILITIES.					
Due depositors.....				\$4,124,868 44	
Interest due depositors.....				9,105 00	
Salaries accrued.....				240 00	
Taxes accrued (city of Albany).....				1,153 14	
					4,135,366 58
Surplus on market value.....					\$193,125 39
Surplus on par value.....					83,508 62

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$7,500 00	\$300 00	
Bonds and mortgages.....	4½	16,000 00	680 00	
Bonds and mortgages.....	4½	392,101 00	17,644 54	
Bonds and mortgages.....	5	\$1,401,527 30		
Less over one year in arrears.....	1	6,350 00		
		\$1,395,177 30	69,758 86	
Bonds and mortgages.....	5½	\$71,300 00	3,921 50	
Bonds and mortgages.....	6	90,322 70	5,419 36	
Bond investments.....	3	15,000 00	450 00	
Bond investments.....	3½	279,570 30	9,784 96	
Bond investments.....	3½	8,000 00	300 00	
Bond investments.....	4	591,785 52	23,671 42	
Bond investments.....	4½	308,050 00	13,862 25	
Bond investments.....	5	387,295 00	19,364 75	
Bond investments.....	6	319,000 00	19,140 00	
Bond investments.....	7	168,000 00	11,760 00	
Bond investments.....	7.30	27,000 00	1,971 00	
Bond investments.....	8	2,000 00	160 00	
Cash deposited.....	2	20,456 43	409 13	
Rents.....				\$198,597 77 5,041 25
				\$203,639 02
CHARGES.				
Interest to depositors.....			\$136,574 40	
Salaries.....			9,600 00	
Taxes, repairs and insurance on banking house.....			1,718 98	
Taxes, repairs and insurance on other real estate.....			251 13	
Printing, advertising, stationery and blank books.....			1,184 19	
Fuel, lights and attendance.....			2,782 15	
Tax on surplus.....			660 66	
Mortgage tax.....			225 08	
Other expenses.....			1,570 23	
				154,566 82
Excess of income.....				\$49,072 20

JEFFERSON COUNTY SAVINGS BANK, WATERTOWN.

[Examined January 15, 1906.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$2,414,434 21
Stocks and bonds:					
United States.....	4	\$100,000 00	Var.	\$114,000 00	
State of So. Dakota.....	Var.	114,500 00	Var.	115,447 50	
City of Boston.....	3½	100,000 00	101	101,000 00	
City of Newark, N. J.....	4	30,000 00	107	32,100 00	
City of Trenton, N. J.....	3½	50,900 00	100	50,900 00	
City of Omaha.....	4	75,000 00	106	79,500 00	
City of Watertown.....	Var.	522,298 90	Var.	529,865 40	
City of Gloversville.....	3½	25,000 00	100	25,000 00	
City of New York.....	Var.	145,600 00	Var.	148,575 00	
City of Hornellsville.....	3½	50,000 00	100	50,000 00	
City of Rochester.....	3½	200,000 00	101	202,000 00	
County of Jefferson.....	4½	30,000 00	100	30,000 00	
City of Los Angeles.....	4	100,000 00	103	103,000 00	
Town of Watertown.....	4	69,000 00	101	69,690 00	
Town of Warsaw.....	3.20	60,000 00	97½	58,500 00	
Town of Mount Morris.....	3½	38,000 00	100	38,000 00	
Town of Theresa.....	4	5,000 00	100	5,000 00	
Town of Diana.....	4	7,100 00	102	7,242 00	
Town of Richland.....	3½	9,500 00	100	9,500 00	
Town of Lewiston.....	4½	10,500 00	109	11,445 00	
Town of Somerset.....	5	500 00	100	500 00	
Town of Angelica.....	4	10,000 00	102	10,200 00	
Town of Edwards.....	4	4,500 00	102	4,590 00	
Town of Hounsfield.....	4	3,000 00	102	3,060 00	
Town of Eastchester.....	4	73,200 00	102½	75,030 00	
Town of Westchester.....	3½	10,000 00	100	10,000 00	
Town of Clayton.....	3.80	13,000 00	101	13,130 00	
Village of Alexandria Bay.....	4	1,200 00	100	1,200 00	
Village of Antwerp.....	4	19,000 00	104	19,760 00	
Village of Clayton.....	3½	53,911 88	97½	52,564 08	
Village of Carthage.....	4	10,000 00	105	10,500 00	
Village of Cape Vincent.....	4	20,000 00	101½	20,350 00	
Village of Harrisville.....	4	5,500 00	103	5,665 00	
Village of Nyaek.....	4	5,000 00	106	5,300 00	
Village of Theresa.....	4	2,500 00	100	2,500 00	
Village of Lowville.....	3½	14,000 00	100	14,000 00	
Village of Copenhagen.....	3½	18,980 00	100	18,980 00	
Village of Sandy Hill.....	3½	62,500 00	100	62,500 00	
Village of Ponda.....	4	32,000 00	104	33,280 00	
Village of West Carthage.....	4	7,500 00	104½	7,837 50	
Village of Turin.....	3.85	14,000 00	103	14,420 00	
Village of Constableville.....	4	17,000 00	104½	17,765 00	
Village of Lyons Falls.....	4	1,250 00	100	1,250 00	
Malone school district.....	4	5,000 00	100½	5,037 50	
Winna school district.....	3½	7,500 00	100	7,500 00	
Tonawanda school district.....	4	30,000 00	104	31,200 00	
Oyster Bay school district.....	4	21,666 58	102	22,099 91	
Rutland and Le Ray school district.....	4	5,565 00	102	5,676 30	
N. Y. C. R.R.....	Var.	252,000 00	Var.	260,070 00	
Manhattan R.R.....	4	100,000 00	103	103,000 00	
Metropolitan R.R.....	6	75,000 00	104½	78,562 50	
Chic., Bur. & Quincy R.R.....	3½	185,000 00	96½	178,525 00	
Chicago & Alton R.R.....	3	75,000 00	82½	62,062 50	
Chic. & N. W. R.R.....	3½	50,000 00	98	49,000 00	
Chic., Mil. & St. Paul R.R.....	Var.	160,000 00	Var.	179,850 00	
Illinois Central R.R.....	Var.	165,000 00	Var.	149,750 00	
United N. J. & Canal R.R.....	4	102,000 00	112	114,240 00	
County of Jefferson.....	3½	50,000 00	100	50,000 00	
County of Queens.....	4	32,000 00	Var.	32,640 00	
County of New York.....	3.30	100,000 00	100	100,000 00	
County of Albany.....	3½	14,000 00	100½	14,105 00	
Banking house and lot.....	Cost	\$97,048 78		Est. value	3,628,465 19
Other real estate.....	Cost	6,330 00		Est. value	118,000 00
Land contracts.....					7,500 00
Cash on hand.....				\$112,093 58	7,040 00
Cash deposited in banks and trust companies.....				551,118 34	
Interest accrued on bonds and mortgages.....					603,211 92
Less over one year in arrears.....				\$19,456 93	
				1,777 73	
				\$17,679 20	

JEFFERSON COUNTY SAVINGS BANK, WATERTOWN—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on bond investments.....				\$20,895 00	
Interest accrued on land contracts.....				21 45	
Interest accrued on cash deposited in banks and trust companies.....				665 15	
Rents accrued.....					\$39,260 80
					2,047 12
					\$6,879,959 24
LIABILITIES.					
Due depositors.....				\$6,506,739 36	
Interest accrued to depositors.....				8,603 28	
Salaries accrued.....				558 33	
					6,515,900 97
Surplus on market value.....					\$364,058 27
Surplus on par value.....					306,265 44

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$175,000 00	\$7,000 00	
Bonds and mortgages.....	4½	532,000 00	23,940 00	
Bonds and mortgages.....	5	\$1,524,292 71		
Less over one year in arrears.....		12,800 00		
		\$1,511,492 71	75,574 63	
Bonds and mortgages.....	5½	\$52,775 00	2,902 62	
Bonds and mortgages.....	6	\$130,386 50		
Less over one year in arrears.....		9,100 00		
		\$121,286 50	7,275 99	
Bond investments.....	3	\$125,000 00	3,750 00	
Bond investments.....	3.20	60,000 00	1,920 00	
Bond investments.....	3.25	88,911 88	2,889 64	
Bond investments.....	3.30	100,000 00	3,300 00	
Bond investments.....	3½	36,000 00	1,215 00	
Bond investments.....	3¾	1,604,180 00	56,146 30	
Bond investments.....	3.80	13,000 00	494 00	
Bond investments.....	3.85	14,000 00	539 00	
Bond investments.....	4	1,225,581 58	49,023 26	
Bond investments.....	4½	133,176 39	5,992 94	
Bond investments.....	5	95,822 51	4,791 13	
Bond investments.....	6	75,000 00	4,500 00	
Land contracts.....	5	7,040 00	352 00	
Cash deposited.....	3	436,700 96	13,101 00	
Cash deposited.....	3½	114,417 38	4,004 60	
Rents.....				\$268,712 11
				7,772 83
				\$276,484 94
CHARGES.				
Interest to depositors.....			\$221,229 12	
Salaries.....			12,950 00	
Taxes, repairs and insurance on banking house.....			3,000 00	
Legal expenses.....			1,000 00	
Printing, advertising, stationery, and blank books.....			124 00	
Fuel, lights and attendance.....			429 00	
Surplus and mortgage tax.....			2,640 00	
Other expenses.....			1,090 00	
				242,462 12
Excess of income.....				\$34,022 82

EXAMINATIONS.

397

KINGSTON SAVINGS BANK, KINGSTON.

[Examined May 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$1,085,804 75
Stocks and bonds:					
State of Colorado warrants.	4	\$36,431 38	100	\$36,431 38	
State of Washington warrants.	5	10,000 00	100	10,000 00	
State of Tennessee.....	3	50,000 00	97	48,500 00	
City of Kingston.....	Var.	84,192 24	Var.	84,237 24	
City of New York.....	Var.	33,000 00	Var.	34,190 00	
City of Niagara Falls.....	4	10,000 00	103½	10,350 00	
City of Utica.....	Var.	14,898 84	Var.	14,944 58	
City of Cohoes.....	4	13,442 93	100	13,442 93	
City of Mount Vernon.....	Var.	36,000 00	Var.	36,100 00	
City of Syracuse warrants..	5	72,259 35	100	72,259 35	
Village of Pine Hill.....	4	2,000 00	101	2,020 00	
Village of Dryden.....	4	19,000 00	104	19,760 00	
Village of Tonawanda.....	4	10,000 00	103	10,300 00	
Village of Newport.....	4	10,000 00	102½	10,250 00	
Village of St. Johnsville....	4½	10,000 00	106½	10,650 00	
Village of Margaretville....	4	500 00	100	500 00	
Village of Cohocton.....	4	5,000 00	102	5,100 00	
Village of Lestershire.....	3.35	22,000 00	100	22,000 00	
Village of Fulton.....	3.40	48,000 00	100	48,000 00	
Village of East Aurora.....	3.50	4,641 49	100	4,641 41	
Village of East Randolph....	3.50	12,000 00	100	12,000 00	
Village of Saranac Lake....	3.50	26,500 00	100	26,500 00	
Village of Liberty.....	4	6,000 00	102½	6,150 00	
Village of Norwood.....	3½	24,000 00	100	24,000 00	
Village of Brocton.....	4	10,000 00	103½	10,350 00	
Village of White Plains....	4	13,000 00	104	13,520 00	
Village of Rosendale.....	3.85	40,000 00	101	40,400 00	
County of Ulster.....	4	2,000 00	100½	2,010 00	
Town of Salina.....	4	29,600 00	106	31,376 00	
Town of Flatbush (Greater N. Y.)	4	5,000 00	100½	5,037 50	
Town of Shandakin.....	4	3,275 00	Var.	3,288 87	
Town of Waverly.....	4	3,000 00	100½	3,015 00	
Town of Schuyler.....	4	3,500 00	101	3,535 00	
Town of Kingston.....	4	1,100 00	101	1,111 00	
Town of Ulster.....	4	6,000 00	100½	6,030 00	
Town of Franklin.....	4	4,500 00	100½	4,522 50	
Town of Santa Clara.....	4	6,000 00	102	6,120 00	
Town of Wilmington.....	5	3,500 00	104	3,640 00	
Town of Keene.....	4	5,696 00	102	5,809 92	
Town of Otsego.....	3½	15,000 00	100	15,000 00	
Town of Penfield.....	5	600 00	102	612 00	
Town of Cape Vincent.....	5	1,000 00	104	1,040 00	
Town of Horseheads.....	5	1,000 00	103½	1,035 00	
Town of Franklinville.....	5	400 00	103	412 00	
Town of Hounsfield.....	5	600 00	103½	621 00	
Town of La Grange.....	5	200 00	103	206 00	
Town of Ellery.....	5	400 00	103	412 00	
Town of Berlin.....	5	200 00	103	206 00	
Town of Richland.....	5	1,000 00	104	1,040 00	
Town of Groton.....	5	1,000 00	104	1,040 00	
Town of Lynn.....	5	1,000 00	104	1,040 00	
Town of Parinton.....	5	400 00	103	412 00	
Town of Shandakin.....	3½	8,000 00	100	8,000 00	
Town of Hardenberg.....	4	8,000 00	101½	8,140 00	
Walton school district.....	4	5,000 00	100	5,000 00	
German Flats school district.....	4	13,500 00	104	14,040 00	
Kingston school district.....	4	7,000 00	101	7,070 00	
Richmondville school district.....	4	9,500 00	103	9,785 00	
DeWitt school district.....	4	19,000 00	102	19,380 00	
Banking house and lot.....	Cost	41,079 37		Est. value	796,583 76
Other real estate.....	Cost	20,417 55		Est. value	25,000 00
Land contracts.....					13,600 00
Call loan.....					4,770 00
Insurance and taxes advanced					10,000 00
Cash on hand.....				\$2,974 65	188 12
Cash deposited in banks and trust companies.....				190,492 65	

KINGSTON SAVINGS BANK, KINGSTON—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on bonds and mortgages.....				\$14,545 05	
Interest accrued on bond investments.....				24,408 92	
Interest accrued on deposits in banks.....				1,261 00	
Interest accrued on call loan.....				133 00	
Interest accrued on land contracts.....				108 00	
Rents accrued.....					\$40,455 97 125 00
					\$2,169,994 90
LIABILITIES.					
Due depositors.....				\$2,013,850 04	
Interest accrued to depositors.....				22,152 00	
Tax accrued.....				900 00	
					2,036,902 04
Surplus on market value.....					\$133,092 86
Surplus on par value.....					125,346 33

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$70,000 00	\$2,800 00	
Bonds and mortgages.....	4½	465,750 00	20,958 75	
Bonds and mortgages.....	5	\$524,158 75		
Less over one year in arrears.....		5,300 00		
		\$518,858 75	25,942 94	
Bonds and mortgages.....	6	\$25,896 00		
Less over one year in arrears.....		300 00		
		\$25,596 00	1,535 76	
Bond investments.....	3	\$56,000 00	1,680 00	
Bond investments.....	3.35	22,000 00	737 00	
Bond investments.....	3.40	48,000 00	1,632 00	
Bond investments.....	3.50	174,941 40	6,122 95	
Bond investments.....	3.85	40,000 00	1,540 00	
Bond investments.....	4	309,905 01	12,396 20	
Bond investments.....	4	36,431 38	1,457 25	
Bond investments.....	5	19,300 00	965 00	
Bond investments.....	5	82,259 35	4,112 97	
Land contracts.....	5	4,770 00	238 50	
Call loan.....	4	10,000 00	400 00	
Cash deposited in banks and trust companies.....	3½	90,492 65	3,167 24	
Cash deposited in banks and trust companies.....	4	25,000 00	1,000 00	
Cash deposited in banks and trust companies.....	4½	60,000 00	2,700 00	
Rents.....				\$89,386 56 936 00
				\$90,322 56

KINGSTON SAVINGS BANK, KINGSTON—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors.....			\$66,457 00	
Salaries.....			4,100 00	
Taxes, repairs and insurance on banking house.....			740 00	
Taxes, repairs and insurance on other real estate.....			1,100 00	
Printing, advertising, stationery and blank books.....			560 00	
Fuel, lights and attendance.....			490 00	
Franchise tax.....			1,200 00	
Other expenses.....			1,000 00	
				\$75,647 00
Excess of income.....				\$14,675 56

LONG ISLAND CITY SAVINGS BANK, LONG ISLAND CITY.

[Examined January 8, 1906.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$1,570,050 00
Stocks and bonds:					
State of Louisiana.....	4	\$45,000 00	105½	\$47,475 00	
State of Tennessee.....	3	60,000 00	97	58,200 00	
State of Alabama.....	4	20,000 00	111	22,200 00	
State of North Carolina.....	Var.	60,000 00	Var.	68,500 00	
State of Idaho.....	4	30,000 00	102	30,600 00	
State of Mississippi.....	3½	25,000 00	100	25,000 00	
County of Suffolk.....	3½	10,000 00	100	10,000 00	
County of Nassau.....	3½	80,000 00	Var.	80,600 00	
County of Rensselaer.....	3½	25,000 00	100	25,000 00	
County of Saratoga.....	3½	14,000 00	100	14,000 00	
County of Ulster.....	4	20,000 00	Var.	21,000 00	
Greater New York City.....	Var.	310,500 00	Var.	325,265 00	
City of Newburgh.....	Var.	20,700 00	Var.	20,776 50	
City of Mt. Vernon.....	Var.	80,000 00	Var.	84,200 00	
City of Syracuse.....	3½	20,000 00	100	20,000 00	
City of Niagara Falls.....	4	26,000 00	Var.	27,165 00	
City of Utica.....	3½	16,000 00	99	15,840 00	
City of Schenectady.....	4	25,000 00	Var.	26,050 00	
City of Buffalo.....	3½	30,000 00	100	30,000 00	
City of Cohoes.....	3½	20,000 00	99	19,800 00	
City of Corning.....	4	10,000 00	108	10,800 00	
City of Geneva.....	4	10,250 00	103	10,557 50	
City of Troy.....	4	4,995 00	104	5,194 80	
City of Milwaukee.....	4	20,000 00	106	21,200 00	
City of Louisville.....	4	30,000 00	106	31,800 00	
City of St. Paul.....	5	12,000 00	106	12,720 00	
City of Elmira.....	4	27,500 00	102	28,050 00	
City of Grand Rapids.....	4	20,000 00	106	21,200 00	
City of New Rochelle.....	4	28,000 00	103	28,840 00	
Town of Hempstead.....	4	3,500 00	105	3,675 00	
Village of White Plains.....	Var.	48,000 00	Var.	48,180 00	
Village of Tonawanda.....	4	12,000 00	102	12,240 00	
Village of North Tonawanda.....	Var.	24,000 00	Var.	24,960 00	
Village of Lake Placid.....	4½	12,000 00	103	12,360 00	
Village of Springville.....	5	1,000 00	100	1,000 00	
Village of Glens Falls.....	4	10,000 00	103	10,300 00	
Village of Rockville Centre.....	4	15,000 00	104	15,600 00	
Village of Akron.....	4	14,000 00	106	14,840 00	
Village of Piermont.....	5	2,500 00	103	2,575 00	
Village of Irvington.....	3½	8,000 00	99	7,920 00	
Village of Dansville.....	3½	8,500 00	99	8,415 00	
Village of St. Johnsville.....	3½	9,500 00	99	9,405 00	
Village of Suffern.....	3½	12,000 00	99	11,880 00	
Village of Castile.....	4	8,000 00	106½	8,520 00	
Village of Candor.....	4½	12,000 00	106	12,720 00	
Village of Canandaigua.....	3.95	15,000 00	102	15,300 00	
Village of Ilion.....	4	10,000 00	106	10,600 00	
Village of Unadilla.....	4	9,000 00	103	9,270 00	

LONG ISLAND CITY SAVINGS BANK, LONG ISLAND CITY—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Village of Carthage.....	4	\$8,000 00	102½	\$8,200 00	
Village of Herkimer.....	4½	7,000 00	101½	7,105 00	
Village of Cold Spring.....	3½	18,500 00	101	18,685 00	
Village of Syracuse Lake.....	4	25,200 00	105	26,460 00	
Village of Clinton.....	4	6,650 00	103½	6,882 75	
Hempstead School District No. 9.....	5	5,000 00	108½	5,425 00	
Hempstead School District No. 20.....	5	10,000 00	113½	11,350 00	
Sea Cliff School District No. 24.....	4	10,000 00	103½	10,350 00	
North Hempstead School District No. 1.....	5	5,000 00	105	5,250 00	
Oyster Bay School District No. 4.....	5	1,500 00	102	1,530 00	
North Hempstead School District No. 5.....	4½	14,500 00	106	15,370 00	
North Hempstead School District No. 10.....	4	9,500 00	102½	9,737 50	
North Hempstead School District No. 7.....	4	12,000 00	105½	12,660 00	
Hempstead School District No. 19.....	5	7,000 00	119	8,330 00	
Tuxedo School District No. 6.....	4	20,000 00	103½	20,700 00	
Eastchester School District No. 2.....	4	15,000 00	102½	15,375 00	
Canandaigua School District No. 1.....	4	30,000 00	104	31,200 00	
N. Y. C. & H. R. R.R.....	3½	10,000 00	100	10,000 00	
Manhattan Railway Co. Ill. Cent. R.R. (St. Louis Terminal).....	4	25,000 00	104	26,000 00	
Ill. Cent. R.R. (Cairo B'dge).....	3½	20,000 00	95	19,000 00	
C. B. & Q. R.R. (Neb. Ext.).....	4	10,000 00	104	10,400 00	
C. B. & Q. R.R. (Ill. Div.).....	4	20,000 00	105½	21,100 00	
Met. Elect. R.R.....	3½	40,000 00	95½	38,200 00	
Fonda, Johnst. & G. R.R.....	6	26,000 00	107	27,820 00	
Fonda, Johnst. & G. R.R.....	4½	10,000 00	100	10,000 00	
Chi. & N. W. R.R. (Boyer Valley Div.).....	4	15,000 00	100	15,000 00	
C. M. & St. P. R.R. (S. W. Div.).....	3½	20,000 00	100	20,000 00	
C. M. & St. Paul R.R. (Mineral Point Div.).....	6	5,000 00	109	5,450 00	
C. M. & St. Paul R.R. (Mil. & No. Div.).....	5	20,000 00	106½	21,300 00	
C. M. & St. Paul R.R. (Wis. & Minn. Div.).....	6	10,000 00	113	11,300 00	
C. R. I. & P. R.R.....	5	10,000 00	116	11,600 00	
C. R. I. & P. R.R., ref.....	4	40,000 00	105	42,000 00	
Central R.R. of N. J.....	4	25,000 00	96	24,000 00	
	5	25,000 00	135	33,750 00	
Banking house.....	Cost	26,577 00		Est. value	\$1,943,324 05
Cash on hand.....				\$6,144 17	22,000 00
Cash deposited in banks and trust companies.....				158,519 29	
Accrued interest on stocks and bonds.....				\$10,717 31	164,663 46
Accrued interest on bonds and mortgages.....				9,023 50	
Accrued interest on cash deposited.....				90 62	
Rents due.....					19,831 43
					200 00
LIABILITIES.					\$3,720,068 94
Due depositors.....				\$3,428,959 58	
Interest accrued to depositors.....				2,128 00	
					3,431,087 58
Surplus on market value.....					\$288,981 36
Surplus on par value.....					215,462 31

LONG ISLAND CITY SAVINGS BANK, LONG ISLAND CITY—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$513,900 00	\$25,695 00	
Bonds and mortgages.....	5½	236,100 00	12,985 50	
Bonds and mortgages.....	6	820,050 00	49,203 00	
Stocks and bonds.....	3	144,000 00	4,320 00	
Stocks and bonds.....	3.30	6,000 00	198 00	
Stocks and bonds.....	3½	416,000 00	14,560 00	
Stocks and bonds.....	3½	18,500 00	693 75	
Stocks and bonds.....	3.95	15,000 00	592 50	
Stocks and bonds.....	4	923,795 00	36,951 80	
Stocks and bonds.....	4½	105,000 00	4,725 00	
Stocks and bonds.....	5	150,000 00	7,500 00	
Stocks and bonds.....	6	91,500 00	5,490 00	
Cash deposited.....	3	137,758 65	4,132 76	
Cash deposited.....	3½	20,760 64	726 62	
Rents.....			1,200 00	
				\$168,973 93
CHARGES.				
Interest to depositors.....			\$109,385 10	
Salaries.....			9,345 75	
Taxes, repairs and insurance on banking house.....			664 54	
Printing, advertising, stationery and blank books.....			658 14	
Fuel, lights and attendance.....			541 50	
State tax on surplus.....			1,920 15	
Mortgage tax.....			778 22	
Other expenses.....			658 83	
				123,952 23
Excess of income.....				\$45,021 70

MATTEAWAN SAVINGS BANK, MATTEAWAN.

[Examined June 2, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$222,164 00
Stocks and bonds:					
State of Louisiana.....	4	\$10,000 00	105½	\$10,550 00	
State of Tennessee.....	3	10,000 00	97	9,700 00	
State of Massachusetts.....	4½	17,762 50	102½	18,162 15	
City of New York.....	5	5,000 00	121½	6,075 00	
Town of Saratoga.....	4½	10,000 00	106½	10,650 00	
Town of Wilson.....	5	571 44	102	582 87	
Town of Hamlin.....	5	125 00	101	126 25	
Town of Waterloo.....	5	1,000 00	104	1,040 00	
Town of Cherry Creek.....	5	300 00	102	306 00	
Town of Randolph.....	5	200 00	102	204 00	
Town of Ashland.....	5	285 74	102	291 45	
Town of Carrollton.....	5	600 00	102	612 00	
Town of Cuba.....	5	400 00	102	408 00	
Town of Chautauqua.....	5	400 00	102	408 00	
Town of Bolivar.....	5	250 00	102	255 00	
Town of Amity.....	5	125 00	102	127 50	
Town of Marcy.....	5	3,000 00	104	3,120 00	
Village of Tonawanda.....	4	5,000 00	102½	5,125 00	
Village of Lake Placid.....	4½	15,000 00	111½	16,725 00	
Village of Greenbush.....	4	3,000 00	102½	3,075 00	
Village of North Olean.....	5	5,000 00	108½	5,425 00	
Village of Saranac Lake.....	5	5,000 00	120	6,000 00	
Village of Whitney's Point.....	3½	3,900 00	102	3,978 00	
Village of Matteawan.....	3.99	58,000 00	104½	60,610 00	
Jamaica school district.....	5	22,500 00	Var.	25,350 00	
Arcade school district.....	5	3,000 00	103	3,090 00	

MATTEAWAN SAVINGS BANK, MATTEAWAN—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Northfield school district...	5	\$4,200 00	101½	\$4,263 00	
Staten Island R.R.	4½	5,000 00	105	5,250 00	
N. Y. Central R.R.	Var.	10,000 00	Var.	10,500 00	
Illinois Central R.R.	Var.	20,000 00	Var.	17,850 00	
Fonda, Johnst. & Glov. R.R.	4½	10,000 00	107	10,700 00	
Central R.R. of N. J.	5	5,000 00	135½	6,775 00	
Chicago & Alton R.R.	3	10,000 00	85	8,500 00	
Real estate.....	Cost	13,529 07		Est. value	\$255,834 22
Land contracts.....					12,800 00
Furniture and fixtures.....		600 00		Est. value	36 00
Cash on hand.....				\$200 60	200 00
Cash deposited in bank and trust company.....				47,542 89	47,743 49
Interest accrued on bonds and mortgages.....				\$1,891 24	
Interest accrued on bond investments.....				2,258 79	
Interest accrued on bank deposits.....				4 24	
Interest accrued on land contract.....				36	
Rents accrued.....					4,154 63
					80 00
					\$543,012 34
LIABILITIES.					
Due depositors.....				\$515,812 60	
Interest accrued to depositors.....				1,480 66	
Tax accrued.....				80 00	
					517,373 26
Surplus on market value.....					\$25,639 08
Surplus on par value.....					14,424 54

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$22,000 00	\$990 00	
Bonds and mortgages.....	5	190,664 00	9,833 20	
Bonds and mortgages.....	6	\$3,500 00		
Less over one year in arrears.....		1,000 00		
		\$2,500 00	150 00	
Bond investments.....	3	\$30,000 00	900 00	
Bond investments.....	3½	15,000 00	525 00	
Bond investments.....	3.90	3,900 00	152 10	
Bond investments.....	3.99	58,000 00	231 42	
Bond investments.....	4	18,000 00	720 00	
Bond investments.....	4½	57,762 50	2,599 31	
Bond investments.....	5	56,957 18	2,847 86	
Bond investments.....	6	5,000 00	300 00	
Bank deposits.....	3	23,213 62	696 41	
Bank deposits.....	3½	24,329 27	851 52	
Land contract.....	6	36 00	2 16	
				\$20,798 98
Rents.....				1,062 00
				\$21,860 98

MATTEAWAN SAVINGS BANK, MATTEAWAN—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors.....			\$17,200 00	
Salaries.....			1,680 00	
Rent.....			360 00	
Taxes, repairs and insurance on other real estate.....			417 53	
Legal expenses.....			3 25	
Printing, advertising, stationery and blank books.....			58 35	
Fuel, lights and attendance.....			71 54	
Other expenses (including franchise tax, \$83.18).....			270 99	
				\$20,061 66
Excess of income.....				\$1,799 32

MECHANICS AND FARMERS' SAVINGS BANK, ALBANY.

[Examined February 16, 1906.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$631,750 00
State of Massachusetts.....	3	\$25,000 00	96	\$24,000 00	
City of Boston.....	Var.	171,000 00	Var.	175,910 00	
City of Fall River.....	4	25,000 00	107	26,750 00	
City of Detroit.....	6	4,000 00	100	4,000 00	
City of Pittsburgh.....	3½	25,000 00	100	25,000 00	
City of Portland.....	4	20,000 00	103½	20,700 00	
City of Providence.....	4	50,000 00	107	53,500 00	
City of Minneapolis.....	Var.	24,000 00	Var.	25,500 00	
City of St. Paul.....	5	25,000 00	110	27,500 00	
City of St. Louis.....	3 65	25,000 00	100	25,000 00	
City of Trenton.....	3½	25,000 00	100	25,000 00	
City of Cincinnati.....	Var.	50,000 00	Var.	50,900 00	
City of Albany.....	Var.	373,000 00	Var.	422,237 50	
City of New York.....	Var.	286,000 00	Var.	295,270 00	
City of Buffalo.....	3½	30,000 00	100	30,000 00	
City of Cohoes.....	7	2,000 00	108½	2,170 00	
City of Jamestown.....	4	18,000 00	101½	18,270 00	
City of Poughkeepsie.....	7	1,000 00	121½	1,210 00	
County of Albany.....	3½	10,000 00	100½	10,050 00	
County of New York.....	3½	73,000 00	100	73,000 00	
County of Richmond.....	4	10,000 00	103½	10,350 00	
Village of Glens Falls.....	3½	25,000 00	100	25,000 00	
Chic. & N. W. R.R.....	Var.	101,500 00	Var.	119,332 50	
N. Y. C. R.R.....	Var.	295,000 00	Var.	302,200 00	
Chic., Bur. & Quincy R.R.....	4	60,000 00	Var.	63,787 50	
Chic., R. I. & Pac. R.R.....	4	70,000 00	103	51,500 00	
Illinois Central R.R.....	3½	25,000 00	93	23,250 00	
Other real estate.....	Cost	8,300 00		Est. value	1,931,387 50
Cash deposited in banks and trust companies.....					8,300 00
Interest accrued on bonds and mortgages.....					280,962 75
Interest accrued on bond investments.....				\$7,211 05	
Interest accrued on bank deposits.....				14,184 89	
				763 24	
Rents accrued.....					22,159 18
					122 50
					\$2,874,681 93
LIABILITIES.					
Due depositors.....				\$2,433,589 98	
Interest accrued to depositors.....				30,403 17	
Salaries and taxes accrued.....				1,494 11	
					2,465,487 26
Surplus on market value.....					\$409,194 67
Surplus on par value.....					306,307 17

REPORT ON SAVINGS BANKS.

MECHANICS AND FARMERS' SAVINGS BANK, ALBANY—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$422,000 00	\$16,880 00	
Bonds and mortgages.....	4½	161,900 00	7,285 50	
Bonds and mortgages.....	5	46,250 00	2,312 50	
Bonds and mortgages.....	6	1,600 00	96 00	
Bond investments.....	3	25,000 00	750 00	
Bond investments.....	3½	25,000 00	812 50	
Bond investments.....	3.30	73,000 00	2,409 00	
Bond investments.....	3½	735,000 00	25,725 00	
Bond investments.....	3.65	45,000 00	1,642 50	
Bond investments.....	4	402,000 00	16,080 00	
Bond investments.....	4½	20,000 00	900 00	
Bond investments.....	5	78,000 00	3,900 00	
Bond investments.....	6	214,000 00	12,840 00	
Bond investments.....	7	211,500 00	14,805 00	
Cash deposited in banks and trust companies.....	2	177,552 78	3,551 05	
Cash deposited in banks and trust companies.....	2½	33,764 27	844 11	
Cash deposited in banks and trust companies.....	3	69,645 70	2,089 37	
Rents.....				\$112,922 53
				500 00
				\$113,422 53
CHARGES.				
Interest to depositors.....			\$81,075 12	
Salaries.....			4,100 00	
Rent.....			2,000 00	
Taxes, repairs and insurance on other real estate.....			66 34	
Legal expenses.....			12 50	
Printing, advertising, stationery, and blank books.....			174 70	
Other expenses (including surplus tax).....			3,219 82	
				90,648 48
Excess of income.....				\$22,774 05

MECHANICS' SAVINGS BANK, COHOES.

[Examined August 30, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$526,625 00
Stocks and bonds:					
United States.....	4	\$300 00	105½	\$316 50	
State of Idaho.....	5	7,500 00	106	7,950 00	
State of Tennessee.....	3	10,000 00	98	9,800 00	
City of Boston.....	Var.	40,000 00	Var.	40,800 00	
City of Camden.....	4	10,000 00	105	10,500 00	
City of Cleveland.....	4	55,000 00	106	58,300 00	
City of Worcester.....	4	9,000 00	110	9,900 00	
City of Cohoes.....	Var.	58,272 59	Var.	59,512 59	
City of Troy.....	4	22,500 00	Var.	24,150 00	
City of New York.....	Var.	59,100 00	Var.	67,086 00	
City of Rochester.....	3½	20,000 00	101½	20,250 00	
Village of Canton.....	3½	20,000 00	100	20,000 00	
Village of Tonawanda.....	3½	15,000 00	100	15,000 00	
Village of White Plains.....	3½	25,000 00	100	25,000 00	
Village of Baldwinsville.....	3½	10,000 00	100	10,000 00	
Village of Mechanicville.....	4	17,000 00	106	18,020 00	
Village of Nyack.....	4	15,000 00	104½	15,675 00	
Village of Pawling.....	4	15,000 00	106	15,900 00	
Village of Cold Spring.....	4	15,000 00	107	16,050 00	
Village of Geneva.....	3½	10,000 00	100	10,000 00	
Village of Green Island.....	3½	12,000 00	100	12,000 00	
Village of Larchmont.....	3½	10,000 00	100	10,000 00	
Town of Parish.....	3½	10,000 00	100	10,000 00	

MECHANICS' SAVINGS BANK, COHOES—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Town of Greenwich.....	4	\$25,000 00	102	\$25,500 00	
Town of Hoosick Falls.....	3½	4,000 00	100	4,000 00	
Hempstead school district.....	6	100 00	102	102 00	
Illinois Central R.R.....	3½	30,000 00	96	28,800 00	
Chic. Bur. & Q. R.R.....	3½	30,000 00	96	28,800 00	
C. R. I. & P. R.R.....	4	25,000 00	97½	24,312 50	
F., Johnst. & G. R.R.....	4½	10,000 00	109	10,900 00	
Other real estate.....	Cost	18,373 57		Est. value	\$608,624 59
Cash on hand.....				\$1,627 75	15,700 00
Cash deposited in banks and trust companies.....				75,136 47	
Interest accrued on bonds and mortgages.....				\$5,003 78	76,764 22
Interest accrued on bond investments.....				6,443 50	
Interest accrued on bank deposits.....				338 00	
Rents accrued.....					11,785 28
					265 00
					\$1,239,764 09
LIABILITIES.					
Due depositors.....				\$1,155,830 51	
Interest accrued to depositors.....				6,414 86	
Salaries accrued.....				466 67	
					1,162,712 04
Surplus on market value.....					\$77,052 05
Surplus on par value.....					58,200 05

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bond and mortgages.....	4	\$14,900 00	\$596 00	
Bonds and mortgages.....	5	\$511,725 00		
Len over one year in arrears.....		9,550 00		
		\$502,175 00	25,108 75	
Bond investments.....	3	\$10,000 00	300 00	
Bond investments.....	3½	221,372 59	7,748 03	
Bond investments.....	4	301,300 00	12,052 00	
Bond investments.....	4½	10,000 00	450 00	
Bond investments.....	5	26,000 00	1,300 00	
Bond investments.....	6	100 00	6 00	
Bond investments.....	7	21,000 00	1,470 00	
Bank deposits.....	3	65,000 00	1,950 00	
Bank deposits.....	3½	10,136 47	354 78	
Rents.....				\$51,335 56
				1,830 00
				\$53,165 56
CHARGES.				
Interest to depositors.....			\$38,489 00	
Salaries.....			2,800 00	
Rent.....			300 00	
Taxes, repairs and insurance on other real estate.....			1,129 91	
Legal expenses.....			15 00	
Printing, advertising, stationery and blank books.....			721 37	
Fuel, lights and attendance.....			300 00	
Franchise tax.....			613 00	
Other expenses.....			57 74	
				44,426 02
Excess of income.....				\$8,739 54

THE MECHANICS' SAVINGS BANK, FISHKILL LANDING.

[Examined March 27, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$725.99:
Stocks and bonds:					
State of Colorado.....	4	\$10,000 00	102	\$10,200 00	
Territory of Oklahoma war- rants.....	6	578 69	100	578 69	
County of Queens.....	4	30,000 00	109	32,700 00	
County of Dutchess.....	5	5,000 00	100	5,000 00	
City of New York.....	3½	69,500 00	101½	70,542 50	
City of Poughkeepsie.....	Var.	54,000 00	Var.	55,840 00	
City of Niagara Falls.....	Var.	35,000 00	Var.	36,460 00	
City of Geneva.....	4	8,000 00	104½	8,360 00	
City of New Rochelle.....	3½	30,000 00	100	30,000 00	
City of Jamestown.....	3½	16,950 00	100	16,950 00	
City of Cohoes.....	3½	27,519 66	100	27,519 66	
City of Des Moines.....	4	10,000 00	104½	10,450 00	
City of St. Paul.....	4	10,000 00	105½	10,575 00	
Village of Whitestone.....	Var.	4,356 38	Var.	4,417 07	
Village of South Mt. Vernon.....	4	10,000 00	100½	10,075 00	
Village of Potsdam.....	4	15,000 00	103½	15,525 00	
Village of Ballston Spa.....	4½	6,000 00	100	6,000 00	
Village of Rockville Centre.....	3.70	4,000 00	101	4,040 00	
Village of Pelham Manor.....	Var.	15,000 00	Var.	15,650 00	
Village of Freeport.....	5	10,000 00	115½	11,550 00	
Village of Green Island.....	4½	5,000 00	101½	5,087 50	
Village of West Troy.....	4	14,000 00	100	14,000 00	
Village of New Berlin.....	4	2,000 00	100	2,000 00	
Village of Saratoga Springs.....	5	6,500 00	111	7,215 00	
Village of Sing Sing.....	4	4,000 00	100½	4,020 00	
Village of Mamaroneck.....	4	20,000 00	104½	20,900 00	
Village of Fishkill Landing.....	Var.	185,000 00	Var.	187,225 00	
Village of Walden.....	4	28,300 00	103	29,149 00	
Village of North Tarrytown.....	3.30	32,000 00	99½	31,840 00	
Village of North Tonawanda.....	4	12,000 00	102½	12,300 00	
Village of Rouses Point.....	4	10,000 00	101½	10,150 00	
Village of Greenbush.....	4	10,000 00	101½	10,175 00	
Village of Charlotte.....	3½	5,500 00	100	5,500 00	
Village of College Point.....	7	11,000 00	103	11,330 00	
Village of North Pelham.....	3½	10,000 00	100	10,000 00	
Village of Pleasantville.....	Var.	46,000 00	Var.	46,945 00	
Village of Forestport.....	4	22,000 00	104½	22,960 00	
Village of Dannemora.....	3½	7,200 00	100	7,200 00	
Village of Alexandria Bay.....	4	40,000 00	104½	41,800 00	
Village of Matteawan.....	3.70	5,000 00	101	5,050 00	
Town of Newtown.....	5	5,000 00	105	5,250 00	
Town of Deer Park.....	3½	22,000 00	100	22,000 00	
Town of Newfield.....	3½	20,000 00	100	20,000 00	
Town of Hounsfield.....	4	4,000 00	100½	4,020 00	
Town of Berlin.....	5	11,000 00	107	11,770 00	
Town of Fishkill.....	3½	16,000 00	100	16,000 00	
Town of White Plains.....	4	35,000 00	107	37,450 00	
Mamaroneck school district.....	3½	25,000 00	100	25,000 00	
Watkins school district.....	4	20,000 00	104	20,800 00	
Cornwall school district.....	5	4,000 00	104½	4,180 00	
Monroe school district.....	3½	3,500 00	100	3,500 00	
North Hempstead school district.....	4	22,000 00	105	23,100 00	
Half Moon and Stillwater school district.....	4	5,500 00	102	5,610 00	
Newtown school district.....	4	1,000 00	100	1,000 00	
Westchester school district.....	4	10,000 00	100½	10,075 00	
Massena school district.....	4	2,000 00	100	2,000 00	
Fishkill school district.....	3½	11,000 00	100	11,000 00	
Milton school district.....	3½	30,000 00	100	30,000 00	
Gowanda school district.....	4	9,000 00	101½	9,135 00	
Berlin school district.....	5	2,000 00	108	3,132 00	
White Plains school district.....	4	5,000 00	107½	5,387 50	
Marlborough school district.....	4	4,500 00	102	4,590 00	
New York Central R.R.....	Var.	45,000 00	100½	45,112 50	
Illinois Central R.R.....	Var.	45,000 00	Var.	41,650 00	
C. B. & Q. R. R.....	3½	45,000 00	97	43,650 00	
C. R. I. & P. R. R.....	4	30,000 00	106½	31,950 00	

1,304,671

THE MECHANICS' SAVINGS BANK, FISHKILL LANDING--(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Banking house and lot.....	Cost	\$22,460 42		Est. value	\$15,000 00
Other real estate.....	Cost	71,435 83		Est. value	50,000 00
Land contracts.....		8,645 50			8,645 50
Cash on hand.....				\$1,422 49	
Cash deposited in banks and trust companies.....				184,959 21	
Insurance advanced.....					186,381 70
Interest accrued on bonds and mortgages.....				\$16,936 87	12 10
Interest accrued on bond investments.....				11,967 89	
Interest accrued on land contracts.....				200 11	
Interest accrued on deposits in banks.....				961 04	
Rents.....					30,065 91
					1,842 80
					\$2,322,613 11
LIABILITIES.					
Due depositors.....				\$2,081,710 05	
Interest accrued to depositors.....				28,476 06	
Due county clerk.....				3 30	
Salaries accrued.....				484 72	
					2,110 674 13
Surplus on market value.....					\$211,938 98
Surplus on par value.....					187,072 29

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$53,000 00	\$2,385 00	
Bonds and mortgages.....	5	659,898 58	32,994 93	
Bonds and mortgages.....	6	\$13,095 00		
Less over one year in arrears.....		1,400 00		
		\$11,695 00	701 70	
Bond investments.....	3	\$10,000 00	300 00	
Bond investments.....	3½	100,000 00	3,250 00	
Bond investments.....	3.30	32,000 00	1,056 00	
Bond investments.....	3½	480,669 66	16,823 44	
Bond investments.....	3.70	9,000 10	333 00	
Bond investments.....	3.75	7,500 00	281 25	
Bond investments.....	3.99	40,000 00	1,596 00	
Bond investments.....	4	508,800 00	20,352 00	
Bond investments.....	4½	6,000 00	255 00	
Bond investments.....	4½	15,000 00	675 00	
Bond investments.....	5	44,400 00	2,220 00	
Bond investments.....	6	1,435 07	86 10	
Bond investments.....	7	25,000 00	1,750 00	
Land contracts.....	5	8,645 50	432 27	
Cash deposited.....	3	157,843 27	4,735 29	
Cash deposited.....	3½	27,115 94	949 05	
Rents.....				\$91,176 03
				6,442 00
				\$97,618 03

THE MECHANICS' SAVINGS BANK, FISHKILL LANDING—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors.....			\$89,737 28	
Salaries.....			5,400 00	
Taxes, repairs and insurance on banking house.....			1,030 36	
Taxes, repairs and insurance on other real estate.....			2,792 54	
Legal expenses.....			184 47	
Printing, advertising, stationery and blank books.....			263 52	
Fuel, lights and attendance.....			264 96	
State tax on par surplus.....			1,878 91	
Other expenses.....			289 90	
				\$81,841 94
Excess of income.....				\$15,776 09

MECHANICS' SAVINGS BANK, ROCHESTER.

[Examined June 26, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$2,140,150 00
Stocks and bonds:					—
State of Louisiana.....	4	\$100,000 00	105½	\$105,500 00	
State of Tennessee.....	3	125,000 00	97	121,250 00	
State of North Carolina.....	4	25,000 00	106	26,500 00	
City of St. Louis.....	3.65	45,000 00	101	45,450 00	
City of Cincinnati.....	3.65	50,000 00	105	52,500 00	
City of Minneapolis.....	4½	20,000 00	107½	21,550 00	
City of St. Paul.....	5	3,000 00	105½	3,165 00	
City of Grand Rapids.....	4½	2,000 00	104	2,080 00	
City of Fall River.....	4½	10,000 00	106	10,600 00	
City of Milwaukee.....	4	19,000 00	101½	19,285 00	
City of Buffalo.....	Var.	55,000 00	Var.	53,750 00	
City of Amsterdam.....	3	50,000 00	95	47,500 00	
City of Rochester.....	3½	235,000 00	101½	239,112 50	
Village of Watkins.....	4	40,000 00	102	40,800 00	
Village of Williamsbridge (N. Y. City).....	5	25,000 00	122	30,500 00	
Village of North Tonawanda.....	5	17,000 00	105½	17,935 00	
New York Central R.R.....	Var.	118,000 00	Var.	121,740 00	
Illinois Central R.R.....	Var.	80,000 00	Var.	77,980 00	
Chicago & Alton R.R.....	3	50,000 00	85	42,500 00	
Chicago, R. I. & P. R.R.....	4	25,000 00	106½	26,687 50	
Chicago & N. W. R.R.....	7	11,000 00	112	12,320 00	
Chicago, B. & Q. R.R.....	4	25,000 00	108½	27,125 00	
Banking house and lot.....	Cost	65,129 12		Est. value	1,145,830 00
Other real estate.....	Cost	13,374 52		Est. value	65,000 00
Land contracts.....					13,374 52
Cash on hand.....				\$9,058 77	7,810 50
Cash deposited in banks and trust companies.....				283,783 77	
					292,842 54
Taxes advanced on mortgaged property.....					1,974 40
Interest accrued on bonds and mortgages.....				\$17,327 52	
Interest accrued on bond investments.....				13,052 91	
Interest accrued on land contracts.....				446 10	
Interest accrued on bank deposits.....				2,263 90	
					33,090 43
Rents accrued.....					122 25
					\$3,700,194 64

MECHANICS' SAVINGS BANK, ROCHESTER—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
LIABILITIES.					
Due depositors.....				\$3,445,140 08	
Interest accrued to depositors.....				8,868 85	
Salaries (\$275.33) and franchise tax accrued.....				2,556 41	
					\$3,456,565 34
Surplus on market value.....					\$243,629 30
Surplus on par value.....					227,799 30

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$50,000 00	\$2,000 00	
Bonds and mortgages.....	4½	414,000 00	18,630 00	
Bonds and mortgages.....	4½	32,000 00	1,520 00	
Bonds and mortgages.....	5	1,620,575 00	81,028 75	
Bonds and mortgages.....	6	23,875 00	1,432 50	
Bond investments.....	3	255,000 00	7,650 00	
Bond investments.....	3½	436,000 00	15,260 00	
Bond investments.....	3.65	95,000 00	3,467 50	
Bond investments.....	4	238,000 00	9,520 00	
Bond investments.....	4½	10,000 00	425 00	
Bond investments.....	4½	22,000 00	990 00	
Bond investments.....	5	63,000 00	3,150 00	
Bond investments.....	7	11,000 00	770 00	
Land contracts.....	5	6,610 50	330 53	
Land contracts.....	7	1,200 00	84 00	
Cash deposited in banks and trust companies.....	3½	86,877 05	3,040 70	
Cash deposited in banks and trust companies.....	4	195,000 00	7,800 00	
Cash deposited in banks and trust companies.....		1,906 72		
Rents.....				\$157,098 98
				1,358 00
				\$158,456 98
CHARGES.				
Interest to depositors.....			\$127,711 33	
Salaries.....			9,300 00	
Taxes, repairs and insurance on banking house.....			1,984 09	
Taxes, repairs and insurance on other real estate.....			475 79	
Legal expenses.....			28 55	
Printing, advertising, stationery and blank books.....			1,248 35	
Fuel, lights and attendance.....			422 71	
Franchise tax.....			2,314 78	
Other expenses.....			1,860 61	
				145,346 21
Excess of income.....				\$13,110 77

METROPOLITAN SAVINGS BANK OF NEW YORK CITY.

[Examined January 25, 1906.]

ASSETS.	Rate] of interest.	Amount par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$5,895,800 00
Stocks and bonds:					
State of Massachusetts.....	Var.	\$300,000 00	Var.	\$292,500 00	
State of California.....	4	50,000 00	103	51,500 00	
City of Greater New York.....	Var.	1,032,000 00	Var.	1,048,940 00	
City of Newark.....	4	50,000 00	107	53,500 00	
City of Cleveland.....	4	50,000 00	105	52,500 00	
City of Boston.....	4	100,000 00	103	103,000 00	
City of Allegheny.....	4	112,000 00	Var.	113,320 00	
City of Camden.....	4	100,000 00	Var.	103,920 00	
City of Cambridge.....	3½	50,000 00	102	51,000 00	
City of Worcester.....	4	50,000 00	109	54,500 00	
City of Pittsburgh.....	3½	500,000 00	100	500,000 00	
City of Albany.....	3½	50,000 00	100	50,000 00	
City of Rochester.....	4	150,000 00	106	159,000 00	
City of Schenectady.....	4	20,000 00	101	20,200 00	
City of Syracuse.....	4	70,000 00	105	73,500 00	
City of Yonkers.....	Var.	77,000 00	Var.	80,080 00	
City of Niagara Falls.....	4	100,000 00	103	103,000 00	
City of Mt. Vernon.....	4	20,000 00	104	20,800 00	
City of Gloversville.....	3½	27,000 00	100	27,000 00	
City of Poughkeepsie.....	3½	23,000 00	100	23,000 00	
N. Y. C. & H. R.R.R.....	3½	50,000 00	99½	49,625 00	
N. Y. & Harlem R.R.....	3½	200,000 00	105	210,000 00	
Chi. & N. W. R.R.....	7	48,000 00	126	60,480 00	
Chi. & N. W. R.R. (Mad. Ext.)	7	70,000 00	115	80,500 00	
C. B. & Q. R.R.....	3½	400,000 00	96	384,000 00	
C. R. I. & Pac. R.R.....	4	150,000 00	103	154,500 00	
Manhattan Railway.....	4	100,000 00	103½	103,500 00	
Rensselaer & Saratoga R.R.....	7	50,000 00	140	70,000 00	
Banking house and lot.....	Cost	243,346 71		Est. value	4,093,875 00
Cash on hand.....				\$13,423 50	140,000 00
Cash deposited in banks and trust companies.....				593,008 89	606,432 39
Interest accrued on bonds and mortgages.....					41,575 94
Interest accrued on bonds and stocks.....					30,305 97
Interest accrued on deposits in banks and trust companies.....					1,502 69
Rents accrued.....					140 00
					\$10,809,631 99
LIABILITIES.					
Due depositors.....				\$10,151,620 33	
Interest accrued to depositors.....				22,536 00	
					10,174,156 33
Surplus on market value.....					\$635,475 66
Surplus on par value.....					540,600 66

METROPOLITAN SAVINGS BANK OF NEW YORK CITY—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	Var.	\$5,895,800 00		\$272,994 55
Stocks and bonds.....	3	400,000 00	\$12,000 00	
Stocks and bonds.....	3½	500,000 00	16,250 00	
Stocks and bonds.....	3½	1,575,000 00	55,125 00	
Stocks and bonds.....	4	1,248,000 00	49,920 00	
Stocks and bonds.....	4½	10,000 00	450 00	
Stocks and bonds.....	5	68,000 00	3,400 00	
Stocks and bonds.....	6	8,000 00	480 00	
Stocks and bonds.....	7	190,000 00	13,300 00	
Cash deposited.....	3	193,008 89	5,790 27	
Cash deposited.....	4	400,000 00	16,000 00	
Rents.....				172,715 27
				3,789 04
				\$449,498 86
CHARGES.				
Interest to depositors.....			\$338,048 95	
Salaries.....			25,820 00	
Taxes, repairs and insurance on banking house.....			3,433 75	
State tax on surplus.....			5,013 64	
Mortgage tax.....			889 73	
Legal expenses.....			3,257 50	
Printing, advertising, stationery and blank books.....			1,547 01	
Fuel, lights and attendance.....			949 12	
Other expenses.....			1,300 09	
				381,319 79
Excess of income.....				\$68,179 07

MONROE COUNTY SAVINGS BANK, ROCHESTER.

[Examined August 1, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$8,760,493 00
Stocks and bonds:					
United States.....	4	\$500,000 00	132½	\$662,500 00	
State of Massachusetts.....	3½	350,000 00	106	371,000 00	
State of Tennessee.....	3	150,000 00	96	144,000 00	
County of Monroe.....	3½	150,000 00	101	151,500 00	
County of New York.....	3.30	120,000 00	100	120,000 00	
City of Rochester.....	Var.	250,000 00	Var.	253,000 00	
City of New York.....	Var.	422,000 00	Var.	509,360 00	
City of Syracuse.....	3½	50,000 00	101½	50,750 00	
City of Utica.....	4	150,000 00	109	163,500 00	
City of Boston.....	3½	345,000 00	Var.	353,000 00	
City of St. Louis.....	4	150,000 00	106½	159,750 00	
City of Cleveland.....	4	400,000 00	Var.	426,750 00	
City of Allegheny.....	4	100,000 00	109	109,000 00	
City of Pittsburgh.....	3½	200,000 00	100	200,000 00	
City of St. Paul.....	Var.	203,000 00	Var.	210,725 00	
City of Minneapolis.....	4	191,500 00	108	206,820 00	
City of Cincinnati.....	Var.	500,000 00	Var.	516,500 00	
Village of Caledonia.....	4	42,900 00	Var.	44,627 00	
New York Central R.R.....	Var.	1,250,000 00	Var.	1,273,000 00	
Delaware & Hudson R.R.....	7	247,000 00	Var.	336,300 00	
Chicago & N. W. R.R.....	7	250,000 00	Var.	328,500 00	
Chicago & Alton R.R.....	3	350,000 00	85	297,500 00	
C. B. & Q. R.R.....	Var.	200,000 00	Var.	203,500 00	
C. R. I. & P. R.R.....	4	150,000 00	107½	161,250 00	
Illinois Central R.R.....	4	50,000 00	111	55,500 00	
Fonda, J. & G. R.R.....	Var.	125,000 00	Var.	134,000 00	
					7,442,332 00

MONROE COUNTY SAVINGS BANK, ROCHESTER—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals
			Rate.	Amount.	
Banking house and lot.....	Cost	\$100,000 00	.....	Est. value	\$100,00
Other real estate.....	Cost	205,636 57	.....	Est. value	163,00
Land contracts.....					16,21
Call loan.....					21
Taxes advanced.....					34
Cash on hand.....				\$191,449 74	
Cash deposited in banks and trust companies.....				820,274 39	1,011,71
Interest accrued on bonds and mortgages.....				\$53,992 13	
Interest accrued on bond investments.....				24,292 73	
Interest accrued on bank deposits.....				1,538 78	
Interest accrued on land contracts and call loan.....				65 67	79,88
Rents accrued.....					60
					\$17,574,90
LIABILITIES.					
Due depositors.....				\$15,823,267 63	
Interest accrued to depositors.....				97,000 00	
Attorneys' acct. (bonds and mortgages).....				47,913 84	
Taxes accrued (franchise, city and county).....				12,672 12	15,980,82
Surplus on market value.....					\$1,594,04
Surplus on par value.....					1,048,11

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals
Bonds and mortgages.....	4	\$1,915,000 00	\$76,600 00	
Bonds and mortgages.....	4½	28,000 00	1,190 00	
Bonds and mortgages.....	4½	\$1,357,850 00		
Less over one year in arrears.....		35,000 00		
		\$1,322,850 00	59,528 25	
Bonds and mortgages.....	5	\$5,459,643 00		
Less over one year in arrears.....		17,800 00		
		\$5,441,843 00	272,092 15	
Bond investments.....	3	\$500,000 00	15,000 00	
Bond investments.....	3½	300,000 00	9,750 00	
Bond investments.....	3.30	120,000 00	3,960 00	
Bond investments.....	3½	2,993,000 00	104,755 00	
Bond investments.....	4	2,014,400 00	80,576 00	
Bond investments.....	4½	100,000 00	4,500 00	
Bond investments.....	5	150,000 00	7,500 00	
Bond investments.....	7	719,000 00	50,330 00	
Land contracts.....	4½	5,600 00	252 00	
Land contracts.....	5	10,650 00	532 50	
Call loans.....	5	250 00	12 50	
Cash deposited in banks and trust companies.....	2	230,021 10	4,600 42	
Cash deposited in banks and trust companies.....	3	210,634 18	6,319 03	
Cash deposited in banks and trust companies.....	3½	19,619 11	686 67	
Cash deposited in banks and trust companies.....	4	360,000 00	14,400 00	
				\$712,584
Charges.....				7,550
				\$720,134

EXAMINATIONS.

413

MONROE COUNTY SAVINGS BANK, ROCHESTER—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors.....			\$582,000 00	
Salaries.....			133,174 00	
Taxes, repairs and insurance on banking house and lot.....			4,311 68	
Taxes, repairs and insurance on other real estate.....			11,948 82	
Legal expenses.....			1,110 80	
Printing, advertising, stationery and blank books.....			2,655 83	
Fuel, lights and attendance.....			1,392.47	
Other expenses (including franchise tax).....			14,724 08	
				\$651,317 68
Excess of income.....				\$68,822 84

THE NATIONAL SAVINGS BANK OF THE CITY OF ALBANY.

[Examined January 31, 1906.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$5,909,449 18
Stocks and bonds:					
County of Albany.....	4	\$27,000 00	103	\$27,810 00	
County of Rensselaer.....	4	22,000 00	102½	22,605 00	
County of Queens.....	4	50,000 00	Var.	51,940 00	
County of St. Lawrence.....	4	3,000 00	100	3,000 00	
County of Richmond.....	4	20,000 00	104	20,800 00	
County of Ulster.....	4	6,000 00	102	6,120 00	
County of Rockland.....	Var.	37,000 00	Var.	37,070 00	
County of Westchester.....	4	50,000 00	101	50,500 00	
County of Columbia.....	4	25,000 00	104½	26,125 00	
County of Chemung.....	4	13,000 00	101½	13,195 00	
City of Boston.....	Var.	330,000 00	Var.	339,700 00	
City of Cambridge.....	4	35,000 00	Var.	36,700 00	
City of Cambridge.....	3½	50,000 00	101	50,500 00	
City of Lowell.....	4	22,000 00	Var.	23,100 00	
City of Worcester.....	4	27,500 00	107	29,425 00	
City of Providence.....	4	51,000 00	106	55,060 00	
City of New Haven.....	3½	6,000 00	100	6,000 00	
City of Paterson, N. J.....	Var.	60,000 00	Var.	61,450 00	
City of Newark, N. J.....	4	85,000 00	107½	91,375 00	
City of Cleveland.....	3.65	53,000 00	Var.	55,780 00	
City of St. Louis.....	Var.	22,000 00	102	22,440 00	
City of Milwaukee.....	Var.	55,000 00	Var.	58,700 00	
City of Philadelphia.....	3½	25,000 00	100	25,000 00	
City of Portland.....	4	30,000 00	102½	30,750 00	
City of Camden.....	4	35,000 00	Var.	37,475 00	
City of Allegheny.....	4	20,000 00	105	21,000 00	
City of Minneapolis.....	4	5,000 00	105½	5,287 50	
City of Pittsburgh.....	4	100,000 00	107½	107,500 00	
City of Cincinnati.....	4	50,000 00	108	54,000 00	
City of Trenton.....	4	50,000 00	109½	54,750 00	
City of Grand Rapids.....	4	50,000 00	105½	52,625 00	
City of Albany.....	Var.	205,500 00	Var.	212,882 50	
City of New York.....	Var.	273,200 00	Var.	278,033 50	
City of Cohoes.....	Var.	24,000 00	Var.	24,540 00	
City of Poughkeepsie.....	Var.	7,000 00	Var.	7,072 50	
City of Watertown.....	Var.	34,000 00	Var.	38,250 00	
City of Troy.....	Var.	70,500 00	Var.	70,500 00	
City of Yonkers.....	Var.	55,000 00	Var.	55,500 00	
City of Elmira.....	4	12,000 00	106	12,720 00	
City of Newburgh.....	4	8,500 00	102	8,670 00	
City of Amsterdam.....	5	12,000 00	110	13,200 00	
City of Hudson.....	4	10,000 00	101½	10,150 00	
City of Gloversville.....	3½	5,000 00	100	5,000 00	

THE NATIONAL SAVINGS BANK OF THE CITY OF ALBANY—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Total
			Rate.	Amount.	
City of Schenectady.....	4	\$25,000 00	Var.	\$25,850 00	
City of Jamestown.....	4	13,000 00	102½	13,325 00	
City of Mount Vernon.....	Var.	107,000 00	Var.	113,890 00	
City of Geneva.....	4	59,000 00	Var.	62,350 00	
City of Ogdensburg.....	4	21,000 00	102½	21,525 00	
City of Ithaca.....	4	20,000 00	105½	21,150 00	
City of Rochester.....	3½	50,000 00	100	50,000 00	
City of New Rochelle.....	Var.	57,000 00	Var.	57,080 00	
City of Johnstown.....	Var.	10,500 00	100	10,500 00	
Town of Oswegatchie.....	4	2,000 00	100	2,000 00	
Town of Westerlo.....	4	500 00	100	500 00	
Village of Saratoga Springs	4	5,000 00	102½	5,125 00	
Village of Cherry Valley.....	Var.	21,000 00	Var.	21,320 00	
Village of Le Roy.....	4	10,000 00	102	10,200 00	
Village of White Plains.....	Var.	116,500 00	Var.	120,440 00	
Village of Saugerties.....	4	16,922 50	Var.	17,622 85	
Village of Fredonia.....	4	15,000 00	108	16,200 00	
Village of Plattsburgh.....	4	10,000 00	103½	10,350 00	
Village of Lansingburgh.....	4	2,000 00	102	2,040 00	
Village of Richfield Springs	4	8,000 00	102	8,160 00	
Village of Monticello.....	4	7,000 00	103	7,210 00	
Village of Flushing.....	4	17,500 00	102½	17,937 50	
Village of Tarrytown.....	4	50,000 00	107	53,500 00	
Village of Fonda.....	4	8,000 00	101	8,080 00	
Village of Cobleskill.....	4	1,000 00	100	1,000 00	
Village of Potsdam.....	4	10,000 00	104	10,400 00	
Village of Cold Spring.....	4	5,000 00	107	5,350 00	
Village of Jamaica.....	4	50,000 00	106	53,000 00	
Waterford school district..	4	10,000 00	104	10,400 00	
New York Central R.R.....	Var.	250,000 00	Var.	254,000 00	
Chic., Burl. & Q. R.R.....	Var.	400,000 00	Var.	402,375 00	
Chicago & Alton R.R.....	3	100,000 00	82½	82,500 00	
Illinois Central R.R.....	Var.	275,000 00	Var.	276,437 50	
Chic. & Northwest. R.R.....	3½	350,000 00	100	350,000 00	
Manhattan Elevated R.R.....	4	200,000 00	103	206,000 00	
Central R.R. of N. J.....	5	100,000 00	131½	131,500 00	
Chic., R. I. & Pac. R.R.....	4	100,000 00	103½	103,250 00	
Chic., Mil. & St. Paul R.R.....	4	200,000 00	110½	221,000 00	
United N. J. R.R. & Can. Co.	4	50,000 00	112	56,000 00	
Pitts., Vir. & Char. R.R.....	4	100,000 00	105	105,000 00	
Louisville & Nashville R.R.....	4	100,000 00	104	104,000 00	
Delaware & Hudson R.R.....	3½	30,000 00	118	35,400 00	
Banking house and lot.....	Cost	151,386 46		Book value	\$5,298,
Other real estate.....	Cost	63,418 14		Book value	150,
Cash on hand.....				\$9,452 51	49,
Cash deposited in banks.....				284,123 48	
Interest accrued on bonds and mortgages.....				\$48,555 90	293,
Interest accrued on bond investments.....				27,560 76	
Interest accrued on bank deposits.....				970 18	
Rents accrued.....					77,
					\$11,777,
LIABILITIES.					
Due depositors.....				\$11,157,959 63	
Interest accrued to depositors.....				30,963 34	
Salaries accrued.....				608 48	
Taxes accrued.....				2,096 98	
Sundry unpaid bills.....				539 91	
					11,192,
Surplus on market value.....					\$585,
Surplus on par value.....					401,

THE NATIONAL SAVINGS BANK OF THE CITY OF ALBANY - (Continued).
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$3,728,300 00	\$149,132 00	
Bonds and mortgages.....	4½	1,829,600 00	82,332 00	
Bonds and mortgages.....	4½	25,000 00	1,187 50	
Bonds and mortgages.....	5	299,520 96	14,966 04	
Bonds and mortgages.....	5½	2,300 00	126 50	
Bonds and mortgages.....	6	24,928 22	1,495 69	
Bond investments.....	3	100,000 00	3,000 00	
Bond investments.....	3½	1,631,000 00	57,085 00	
Bond investments.....	3.65	22,000 00	803 00	
Bond investments.....	4	3,112,422 50	124,496 90	
Bond investments.....	4½	54,000 00	2,430 00	
Bond investments.....	5	182,200 00	9,110 00	
Bond investments.....	6	6,500 00	360 00	
Bond investments.....	7	6,000 00	420 00	
Cash deposited.....	2	64,808 68	1,296 17	
Cash deposited.....	2½	43,340 44	1,083 51	
Cash deposited.....	3	175,974 38	5,279 23	
Rents.....				\$454,633 54
				4,324 00
				\$458,957 54
CHARGES.				
Interest to depositors.....			\$371,560 05	
Salaries.....			13,704 00	
Taxes, repairs and insurance on banking house.....			4,029 22	
Taxes, repairs and insurance on other real estate.....			3,731 73	
Legal expenses.....			20 00	
Printing, advertising, stationery and blank books.....			3,171 69	
Fuel, lights and attendance.....			766 87	
Tax on surplus.....			3,821 89	
Mortgage tax.....			121 15	
Other expenses.....			3,936 42	
				404,863 02
Excess of income.....				\$54,094 52

THE NEWBURGH SAVINGS BANK, NEWBURGH.

[Examined March 31, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$4,424,860 00
Stocks and bonds:					
United States.....	4	\$200,000 00	132	\$264,000 00	
State of Massachusetts.....	3½	115,000 00	103	118,450 00	
City of Allegheny.....	Var.	197,000 00	Var.	206,660 00	
City of Boston.....	Var.	453,000 00	Var.	476,970 00	
City of Cincinnati.....	Var.	103,000 00	Var.	107,410 00	
City of Cleveland.....	4	263,000 00	103	270,860 00	
City of Newark.....	Var.	149,500 00	Var.	160,310 00	
City of New Haven.....	3½	50,000 00	100½	50,250 00	
City of Portland.....	6	21,000 00	104½	21,945 00	
City of Albany.....	Var.	69,750 00	Var.	74,107 50	
City of New York.....	Var.	1,488,200 00	Var.	1,647,042 00	
City of Buffalo.....	Var.	82,000 00	Var.	106,830 00	
City of Elmira.....	3½	10,000 00	100	20,000 00	
City of Newburgh.....	Var.	204,955 64	Var.	205,534 39	
City of Poughkeepsie.....	3½	15,000 00	100	15,000 00	
City of Rochester.....	Var.	385,000 00	Var.	387,850 00	
City of Syracuse.....	Var.	114,500 00	Var.	117,372 50	
County of Albany.....	4	20,000 00	107	21,400 00	

REPORT ON SAVINGS BANKS.

THE NEWBURGH SAVINGS BANK, NEWBURGH—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
County of Broome.....	4	\$50,000 00	100½	\$50,250 00	
County of Kings.....	4	50,000 00	107½	53,750 00	
County of New York.....	3 ½	600,000 00	100	600,000 00	
County of Orange.....	4	74,252 50	100	74,252 50	
County of Queens.....	4	50,000 00	105½	52,750 00	
County of Richmond.....	4	161,000 00	107½	173,075 00	
County of Ulster.....	4	9,000 00	104	9,360 00	
Village of Hastings.....	5	11,000 00	106½	11,715 00	
Town of Arcadia.....	3½	30,000 00	100	30,000 00	
Town of Fallsburgh.....	4	50,000 00	100½	50,250 00	
Town of Flatbush.....	Var.	59,000 00	Var.	59,960 00	
Town of Mamakating.....	4	33,000 00	101½	33,495 00	
Town of Thompson.....	4	20,000 00	105	21,000 00	
Arcadia school district.....	4	9,000 00	100	9,000 00	
Banking house and lot.....	Cost	115,527 16		Appr. value	\$5,500,878 89
Other real estate.....	Cost	5,875 00		Appr. value	30,000 00
Due from banks and trust companies.....					5,875 00
Cash on hand.....				\$448,677 20	
				11,828 74	460,505 94
Interest accrued on bonds and mortgages.....				\$63,717 32	
Interest accrued on bond investments.....				69,461 88	
Interest accrued on bank deposits.....				1,237 20	134,416 40
Rents accrued.....					310 75
					\$10,556,846 98
LIABILITIES.					
Due depositors.....				\$9,183,679 14	
Interest accrued to depositors.....				86,097 00	
Franchise tax accrued.....				3,092 54	
					9,272,868 68
Surplus on market value.....					\$1,283,978 30
Surplus on par value.....					940,257 55

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	3½	\$30,000 00	\$1,050 00	
Bonds and mortgages.....	4	1,817,500 00	72,700 00	
Bonds and mortgages.....	4½	2,211,100 00	99,499 50	
Bonds and mortgages.....	5	325,160 00	16,258 00	
Bonds and mortgages.....	6	41,100 00	2,466 00	
Bond investments.....	3	20,000 00	600 00	
Bond investments.....	3½	600,000 00	19,800 00	
Bond investments.....	3½	1,489,663 50	52,138 22	
Bond investments.....	4	1,912,294 64	76,491 78	
Bond investments.....	4½	20,000 00	900 00	
Bond investments.....	5	194,600 00	9,730 00	
Bond investments.....	6	376,400 00	22,584 00	
Bond investments.....	7	484,200 00	33,894 00	
Bond investments.....	7½	60,000 00	4,380 00	
Cash deposited.....	2	41,633 44	832 67	
Cash deposited.....	2½	162,127 40	4,053 18	
Cash deposited.....	3	233,956 52	7,018 70	
				\$424,396 05
Rents.....				2,126 00
				\$426,522 05

THE NEWBURGH SAVINGS BANK, NEWBURGH—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors.....			\$344,388 00	
Salaries.....			16,500 00	
Taxes, repairs and insurance on banking house.....			1,210 35	
Taxes, repairs and insurance on other real estate.....			208 79	
Legal expenses.....			19 75	
Printing, advertising, stationery and blank books.....			499 69	
Fuel, lights and attendance.....			279 64	
Franchise tax.....			9,277 64	
Other expenses.....			1,199 39	
				\$373,583 25
Excess of income.....				\$52,938 80

NEW PALTZ SAVINGS BANK, NEW PALTZ]

[Examined March 3, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$462,985 39
Stocks and bonds:					
State of Alabama.....	5	\$25,000 00	102½	\$25,562 50	
State of Idaho.....	4	10,000 00	104	10,400 00	
State of North Dakota.....	4½	30,000 00	100	30,000 00	
State of Louisiana.....	4	40,000 00	106½	42,500 00	
State of Tennessee.....	3	20,000 00	97	19,400 00	
State of Washington war-rants.....	8	1,365 47	100	1,365 47	
County of Clinton.....	3½	18,000 00	100	18,000 00	
County of Nassau.....	4	15,000 00	101½	15,225 00	
County of Ulster.....	4	57,000 00	106	60,420 00	
City of New York.....	Var.	74,200 00	Var.	84,265 00	
City of St. Louis.....	6	22,000 00	100	22,000 00	
City of Paterson.....	4	20,000 00	101	20,200 00	
City of Niagara Falls.....	4	10,000 00	103½	10,350 00	
City of Utica.....	Var.	34,800 00	Var.	35,076 00	
City of Kingston.....	3½	22,000 00	100	22,000 00	
City of Mount Vernon.....	Var.	15,000 00	Var.	15,375 00	
City of Poughkeepsie.....	Var.	8,947 66	Var.	9,357 66	
City of Buffalo.....	5	6,600 00	100	6,600 00	
City of Long Island City.....	5	15,600 00	100	15,600 00	
Town of Seneca Falls.....	5	15,000 00	110	16,500 00	
Town of New Lots.....	5	4,580 00	101	4,625 80	
Town of Highlands.....	4	7,000 00	103	7,210 00	
Town of Fenton.....	4	800 00	100	800 00	
Town of Salina.....	4	10,800 00	100½	10,854 00	
Town of Thompson.....	4	20,000 00	104	20,800 00	
Town of Nunda.....	4½	7,000 00	103	7,210 00	
Town of Otsego.....	3½	16,500 00	100	16,500 00	
Town of Andes.....	3½	17,500 00	100	17,500 00	
Town of St. Johnsville.....	4	9,000 00	101	9,090 00	
Town of Canadea.....	4	3,000 00	103	3,090 00	
Town of Cairo.....	4	5,000 00	100	5,000 00	
Town of Hadley.....	5	2,080 00	103	2,142 40	
Town of Stillwater.....	5	8,000 00	107	8,560 00	
Town of Diana.....	4	2,300 00	100	2,300 00	
Town of Webb.....	6	10,000 00	109	10,900 00	
Town of Tonawanda.....	6	16,000 00			
Village of Saranac Lake.....	5	5,000 00	119	5,950 00	
Village of White Plains.....	4	11,000 00	103	11,330 00	
Village of Franklinville.....	4	3,000 00	100	3,000 00	
Village of Saratoga Springs.....	6	500 00	110	550 00	
Village of Gloversville.....	6	6,000 00	104	6,240 00	
Village of Solway.....	4	8,400 00	101	8,484 00	
Village of Ardsley.....	3.65	10,000 00	100	10,000 00	

REPORT ON SAVINGS BANKS.

NEW PALTZ SAVINGS BANK, NEW PALTZ—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Village of Rockville Centre	Var.	\$5,850 00	100	\$5,850 00	
Village of Red Hook	4	10,000 00	103½	10,350 00	
Village of Ballston Spa	3½	2,000 00	100	2,000 00	
Village of Hamilton	3½	2,500 00	100	2,500 00	
Warrensburgh school district	5	5,000 00	103	5,150 00	
Hempstead school district	5	1,000 00	100	1,000 00	
Warwick school district	4	13,000 00	102	13,260 00	
Walton school district	4	6,000 00	101½	6,090 00	
Green Island school district	5	1,000 00	100	1,000 00	
Schodack school district	4	3,000 00	101	3,030 00	
Ellicott and Busti school district	5	1,500 00	100	1,500 00	
Poughkeepsie school district	Var.	2,833 00	100	2,833 00	
Aurora school district	5	500 00	100	500 00	
Manlius school district	4	9,000 00	101½	9,135 00	
Illinois Central R.R.	3	9,000 00	82½	7,402 50	
F. Johnstown & G. R.R.	4	10,000 00	100	10,000 00	
Chicago & Alton R.R.	3	10,000 00	85	8,500 00	
Call loan					\$742,433 33
Land contracts					5,000 00
Banking house and lot	Cost	10,097 16		Est. value	2,300 00
Other real estate	Cost	22,940 77		Est. value	8,000 00
Furniture and fixtures		2,500 00		Est. value	15,000 00
Cash on hand					2,000 00
Cash deposited in banks and trust companies				117,172 89	
Interest accrued on bonds and mortgages				\$4,676 00	126,901 87
Interest accrued on bond investments				9,140 98	
Interest accrued on cash deposited				609 96	
Interest accrued on call loan and land contracts				68 81	
Insurance premiums advanced on mortgaged property					14,495 75
Rents accrued					9 30
					222 33
					\$1,379,347 97
LIABILITIES.					
Due depositors				\$1,319,364 95	
Interest accrued to depositors				7,646 66	
Salaries accrued				264 41	
					1,327,276 02
Surplus on market value					\$52,071 95
Surplus on par value					45,794 75

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4½	\$181,850 00	\$8,183 25	
Bonds and mortgages	5	\$267,760 39		
Less over one year in arrears		3,000 00		
		\$264,760 39	13,238 02	
Bonds and mortgages	6	\$13,375 00		
Less over one year in arrears		3,700 00		
		\$9,675 00	580 50	

NEW PALTZ SAVINGS BANK, NEW PALTZ—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bond investments.....	3	\$30,000 00	\$1,170 00	
Bond investments.....	3½	106,350 00	3,722 25	
Bond investments.....	3.65	10,000 00	365 00	
Bond investments.....	4	316,829 34	12,673 17	
Bond investments.....	4½	48,000 00	2,160 00	
Bond investments.....	4.90	1,000 00	49 00	
Bond investments.....	5	133,411 34	6,670 57	
Bond investments.....	6	75,000 00	4,500 00	
Bond investments.....	7	5,200 00	364 00	
Bond investments.....	8	1,365 47	109 24	
Cash deposited in banks and trust companies.....	1½	18,482 21	277 23	
Cash deposited in banks and trust companies.....	2	17,119 68	342 39	
Cash deposited in banks and trust companies.....	3	20,000 00	600 00	
Cash deposited in banks and trust companies.....	3½	41,235 01	1,443 23	
Cash deposited in banks and trust companies.....	4	20,335 98	813 44	
Call loan.....	4½	5,000 00	225 00	
Land contracts.....	5	700 00	35 00	
Land contracts.....	6	1,600 00	96 00	
Rents.....				\$57,617 29
				1,163 00
				\$58,780 29
CHARGES.				
Interest to depositors.....			\$44,400 00	
Salaries.....			2,700 00	
Taxes, repairs and insurance on banking house.....			379 46	
Taxes, repairs and insurance on other real estate.....			473 22	
Legal expenses.....			150 00	
Printing, advertising, stationery and blank books.....			50 00	
Fuel, lights and attendance.....			125 00	
State tax on par surplus.....			452 63	
Other expenses.....			450 00	
				49,180 31
Excess of income.....				\$9,599 98

NEW YORK SAVINGS BANK, NEW YORK CITY.

[Examined February 19, 1906.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$15,344,050 00
Stocks and bonds:					
State of Connecticut.....	3	\$12,000 00	100	\$12,000 00	
State of Maine.....	3	25,000 00	100	25,000 00	
State of Massachusetts.....	3½	650,000 00	Var.	679,375 00	
State of Rhode Island.....	3½	40,000 00	103½	41,400 00	
City of Greater New York.....	Var.	2,092,000 00	Var.	2,289,000 00	
City of Boston.....	4	759,000 00	Var.	812,402 50	
City of Cleveland.....	4	365,000 00	Var.	380,050 00	
City of Fall River.....	4	10,000 00	101½	10,162 50	
City of Lowell.....	4	50,000 00	107½	53,625 00	
City of Newark.....	Var.	696,000 00	Var.	745,092 50	
City of Pittsburgh.....	3½	150,000 00	97½	146,250 00	
City of St. Louis.....	3½	100,000 00	98½	98,500 00	
City of Amsterdam.....	3	15,000 00	96	14,400 00	
City of Buffalo.....	Var.	170,000 00	Var.	217,210 00	
City of Kingston.....	Var.	201,000 00	Var.	204,757 50	
City of Rochester.....	3½	100,000 00	100	100,000 00	

NEW YORK SAVINGS BANK, NEW YORK CITY—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
City of Syracuse.....	3½	\$300,000 00	100	\$300,000 00	
City of Utica.....	4	30,000 00	100½	30,187 50	
City of Yonkers.....	4	65,000 00	Var.	68,947 50	
County of Albany.....	4	25,000 00	103½	25,906 25	
Railroad first mortgage.....	Var.	1,595,000 00	Var.	1,607,880 00	
Cash on hand.....				\$18,730 03	\$7,861,356 25
Cash deposited in banks and trust companies.....				1,350,065 13	
Banking house.....	Cost	\$449,851 80		Est. value	1,368,795 16
Interest accrued on bonds and stocks.....				\$67,132 74	250,000 00
Interest accrued on bonds and mortgages.....		\$148,501 36			
Less over one year in arrears.....		4,256 00			
Interest accrued on deposits in banks and trust companies.....				144,245 36	
				5,645 96	
					217,024 06
					\$25,041,225 47
LIABILITIES.					
Due depositors.....				\$22,655,223 74	
Interest accrued to depositors.....				107,838 42	
					22,763,062 16
Surplus on market value.....					\$2,278,163 31
Surplus on par value.....					1,866,807 06

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and stocks.....	3	\$134,000 00	\$4,020 00	
Bonds and stocks.....	3½	250,000 00	8,125 00	
Bonds and stocks.....	3.30	186,000 00	6,138 00	
Bonds and stocks.....	3½	2,683,000 00	93,905 00	
Bonds and stocks.....	4	2,407,000 00	96,280 00	
Bonds and stocks.....	5	654,000 00	32,700 00	
Bonds and stocks.....	6	207,000 00	12,420 00	
Bonds and stocks.....	7	929,000 00	65,030 00	
Bonds and mortgages.....	4½	11,845,550 00	533,049 75	
Bonds and mortgages.....	5	1,566,000 00	78,300 00	
Bonds and mortgages.....	5½	113,000 00	6,215 00	
Bonds and mortgages.....	4½	60,000 00	2,550 00	
Bonds and mortgages.....	4	\$1,759,500 00		
Less over one year in arrears.....		48,000 00		
		\$1,711,500 00	68,460 00	
Cash deposited.....	3	245,000 00	7,350 00	
Cash deposited.....	3½	875,000 00	30,625 00	
Cash deposited.....	4	230,000 00	9,200 00	
				\$1,054,367 75
CHARGES.				
Interest to depositors.....			\$608,791 46	
Salaries.....			44,180 00	
Taxes, repairs and insurance on banking house.....			4,376 19	
Legal expenses.....			416 75	
Printing, advertising, stationery and books.....			2,455 65	
Fuel, lights and attendance.....			1,811 53	
New York State tax on surplus.....			17,711 06	
Other expenses.....			3,393 81	
				883,136 45
Excess of income.....				\$171,231 30

EXAMINATIONS.

421

NORTH SIDE SAVINGS BANK, NEW YORK CITY.

[Examined November 4, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$34,500 00
Stocks and bonds:					
Chi., R. I. & Pacific R.R....	4	\$4,000 00	105½	\$4,230 00	
Chi., Bur. & Q. R.R.....	4	4,000 00	107	4,280 00	
Chi., Mil. & St. P. R.R.....	5	4,000 00	115½	4,610 00	
Manhattan Railway.....	4	4,000 00	104	4,160 00	
Illinois Central R.R.....	3½	4,000 00	95	3,800 00	
Knickerbocker Trust Co.....					21,080 00
Cash on hand.....					43,340 46
Estimated accrued interest on bonds and mortgages.....					1,339 67
Estimated accrued interest from banks.....					137 87
					592 31
					\$100,990 31
LIABILITIES.					
Due depositors.....				\$90,433 29	
Estimated accrued interest due depositors.....				500 00	
Estimated accrued salaries.....				25 00	
Estimated accrued rent.....				75 00	
					100,033 29
Surplus on market value.....					\$957 02
Deficit on par value.....					122 98

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	6	\$6,000 00	\$360 00	
Bonds and mortgages.....	5	18,500 00	925 00	
Bonds and mortgages.....	4½	10,000 00	450 00	
Stocks and bonds.....	5	4,000 00	200 00	
Stocks and bonds.....	4	12,000 00	480 00	
Stocks and bonds.....	3½	4,000 00	140 00	
Banks.....	4	43,340 46	1,733 62	\$4,288 62
CHARGES.				
Estimated interest to depositors.....			\$700 00	
Salaries.....			1,760 00	
Rent.....			900 00	
Printing, advertising, etc.....			300 00	
Other expenses.....			500 00	
Fuel, lights and attendance.....			50 00	
				4,210 00
Excess of income.....				\$78 62

REPORT ON SAVINGS BANKS.

PEEKSKILL SAVINGS BANK, PEEKSKILL.

[Examined March 15, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$2,284,098 90
Stocks and bonds:					
United States.....	4	\$20,000 00	132½	\$26,500 00	
State of Connecticut.....	3	20,000 00	100	20,000 00	
State of North Dakota.....	Var.	70,000 00	Var.	73,000 00	
State of Wyoming.....	6	5,000 00	125	6,250 00	
State of Tennessee.....	Var.	100,000 00	Var.	97,960 00	
State of Colorado.....	4	54,000 00	101	54,540 00	
State of Virginia.....	3	62,000 00	97	60,140 00	
State of Utah.....	5	5,000 00	109	5,450 00	
City of St. Louis.....	Var.	5,486 65	Var.	5,501 25	
City of Cleveland.....	4	25,000 00	105	26,250 00	
City of Boston.....	Var.	92,000 00	Var.	96,340 00	
City of Detroit.....	3½	10,000 00	101	10,100 00	
City of St. Paul.....	Var.	33,000 00	Var.	36,430 00	
City of Minneapolis.....	4½	10,000 00	108½	10,850 00	
City of Trenton.....	4	10,000 00	100½	10,050 00	
City of Camden.....	4	5,000 00	108	5,400 00	
City of Des Moines.....	4	10,000 00	103½	10,350 00	
City of Pittsburgh.....	3½	50,000 00	100	50,000 00	
City of New York.....	Var.	164,500 00	Var.	184,952 50	
City of Syracuse.....	3½	30,000 00	100	30,000 00	
City of Oswego.....	3½	27,500 00	100	27,500 00	
County of New York.....	3½	50,000 00	100	50,000 00	
County of Westchester.....	4	20,000 00	101½	20,300 00	
Village of No. Tonawanda.....	5	10,000 00	110	11,000 00	
Village of Peekskill.....	Var.	354,537 66	Var.	359,971 96	
Village of Saranac Lake.....	5	5,000 00	119	5,950 00	
Town of Thompson.....	3½	30,000 00	100	30,000 00	
Town of Greenburgh.....	Var.	11,000 00	Var.	11,420 00	
Peekskill school district.....	Var.	47,000 00	Var.	47,130 00	
Cortlandt school district.....	5	400 00	100	400 00	
Fonda, Johnst. & G. R.R.....	4½	20,000 00	107	21,400 00	
Chi., Bur. & Q. R.R.....	3½	10,000 00	97	9,700 00	
Banking house and lot.....	Cost	40,539 20		Est. value	1,414,835 71
Cash on hand.....				\$16,358 44	20,000 00
Cash deposited in banks and trust companies.....				396,645 55	413,003 99
Interest accrued on bonds and mortgages.....				\$35,785 15	
Interest accrued on bond investments.....				12,970 16	
Interest accrued on bank deposits.....				2,632 39	
Rents accrued.....					51,387 70
					371 92
LIABILITIES.					\$4,183,698 22
Due depositors.....				\$3,821,342 06	
Interest accrued to depositors.....				29,440 40	
Salaries accrued.....				367 45	
					3,851,149 91
Surplus on market value.....					\$332,548 31
Surplus on par value.....					284,136 91

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$633,700 00	\$28,516 50	
Bonds and mortgages.....	5	1,650,398 90	82,519 95	
Bond investments.....	3	170,000 00	5,100 00	
Bond investments.....	3½	50,000 00	1,625 00	
Bond investments.....	3.30	50,000 00	1,650 00	

EXAMINATIONS.

423

PEEKSKILL SAVINGS BANK, PEEKSKILL—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bond investments.....	3.50	\$380,784 70	\$13,327 46	
Bond investments.....	3.60	124,000 00	4,464 00	
Bond investments.....	3.70	40,000 00	1,480 00	
Bond investments.....	3.95	6,500 00	256 75	
Bond investments.....	4	318,927 06	12,757 08	
Bond investments.....	4½	134,312 55	6,044 06	
Bond investments.....	5	13,900 00	695 00	
Bond investments.....	6	20,000 00	1,200 00	
Bond investments.....	7	58,000 00	4,060 00	
Cash deposited.....	3	292,828 40	8,784 85	
Cash deposited.....	3½	90,000 00	3,150 00	
Rents.....				\$175,630 65
				625 00
				\$176,255 65
CHARGES.				
Interest to depositors.....			\$143,223 90	
Salaries.....			9,580 00	
Taxes, repairs and insurance on banking house.....			915 82	
Legal expenses.....			300 00	
Printing, advertising, stationery and blank books.....			556 09	
Fuel, lights and attendance.....			316 97	
State tax on par surplus.....			2,491 18	
Other expenses.....			331 13	
				157,715 09
Excess of income.....				\$18,540 56

PEOPLES SAVINGS BANK OF THE TOWN OF YONKERS, YONKERS.

[Examined May 12, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$2,354,487 62
Stocks and bonds:					
State of Alabama.....	5	\$12,000 00	102	\$12,240 00	
State of Alabama.....	4	17,000 00	108	18,360 00	
State of Idaho.....	Var.	21,000 00	107	22,470 00	
State of Louisiana.....	4	64,500 00	105	67,725 00	
State of Tennessee.....	3	10,000 00	97	9,700 00	
City of New York.....	Var.	74,750 00	Var.	81,456 25	
City of Hudson.....	3½	12,000 00	100	12,000 00	
City of Jamestown.....	3½	20,000 00	100	20,000 00	
City of Little Falls.....	4	1,000 00	100	1,000 00	
City of Middletown.....	4	700 00	100	700 00	
City of Niagara Falls.....	4	10,000 00	103	10,300 00	
City of Schenectady.....	4	1,500 00	100	1,500 00	
City of Paterson, N. J.....	4	29,000 00	103	29,870 00	
City of Yonkers.....	Var.	495,560 18	Var.	500,781 29	
Village of Akron.....	Var.	20,000 00	107	21,400 00	
Village of Ardsley.....	3.65	30,000 00	100	30,000 00	
Village of Baldwinsville.....	3½	10,000 00	100	10,000 00	
Village of Chester.....	4	16,800 00	104	17,472 00	
Village of Corning.....	4	10,000 00	101	10,100 00	
Village of Cattaraugus.....	4	7,000 00	104	7,280 00	
Village of Green Island.....	3½	4,000 00	100	4,000 00	
Village of Greenbush.....	4	18,000 00	Var.	18,360 00	
Village of Herkimer.....	3½	12,000 00	100	12,000 00	
Village of Hermon.....	4	7,500 00	102	7,650 00	
Village of Irvington.....	4	12,000 00	102	12,240 00	
Village of Larchmont.....	4	5,000 00	105½	5,275 00	
Village of Matteawan.....	3.70	24,000 00	101	24,240 00	
Village of North Tonawanda.....	4	30,000 00	105½	31,650 00	
Village of Pleasantville.....	3.65	9,000 00	100	9,000 00	
Village of Richfield Springs.....	5	7,500 00	103	7,725 00	
Village of Rockville Centre.....	4	14,500 00	105	15,225 00	
Village of Sinclairville.....	4	6,500 00	102½	6,662 50	

PEOPLES' SAVINGS BANK OF THE TOWN OF YONKERS, YONKERS—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Village of Tonawanda.....	5	\$10,000 00	110½	\$11,050 00	
Village of Waterford.....	3½	13,000 00	100	13,000 00	
Village of White Plains.....	Var.	53,500 00	Var.	54,247 50	
Village of Tuckahoe.....	4½	7,192 92	104	7,480 64	
Village of Fonda.....	4	23,000 00	104	23,920 00	
Town of East chester.....	4	20,000 00	100	20,000 00	
Town of Horseheads.....	4	10,000 00	101	10,100 00	
Town of Pleasantville.....	4	9,600 00	103	9,888 00	
Town of New Lebanon.....	4	3,000 00	102½	3,075 00	
Town of Scarsdale.....	4	5,150 00	105	5,407 50	
Chautauqua school district.....	4½	8,000 00	102½	8,200 00	
East chester school district.....	4	500 00	100	500 00	
Greenburgh school district.....	Var.	32,250 00	Var.	33,045 00	
Guilderland school district.....	4	14,000 00	102	14,280 00	
Gouverneur school district.....	4	16,000 00	103	16,480 00	
Hempstead school district.....	5	4,000 00	104½	4,180 00	
Harrison & Rye school dist.....	4	6,500 00	102½	6,662 50	
Islip school district.....	4	19,000 00	103½	19,665 00	
Massena school district.....	4	10,500 00	102	10,710 00	
Mt. Pleasant school district.....	4	4,000 00	106	4,240 00	
Rye school district.....	4	11,500 00	104	11,960 00	
Smithtown school district.....	5	1,000 00	102	1,020 00	
Southport school district.....	5	3,500 00	104	3,640 00	
Walton school district.....	4	6,000 00	101½	6,090 00	
Manhattan R.R.....	4	50,000 00	106½	53,250 00	
Banking house and lot.....	Cost	55,611 25		Est. value	1,390,473 18
Other real estate.....	Cost	1,635 60		Est. value	44,194 42
Call loans.....					600 00
Cash on hand.....				\$7,605 56	18,500 00
Cash deposited in banks and trust companies.....				174,583 42	182,188 98
Interest accrued on bonds and mortgages.....				\$52,455 64	
Interest accrued on bond investments.....				15,873 95	
Interest accrued on call loans.....				269 28	
Interest accrued on bank deposits.....				2,049 81	70,648 68
Rents accrued.....					30 00
					\$4,061,122 88
LIABILITIES.					
Due depositors.....				\$3,855,669 25	
Interest accrued to depositors.....				50,930 00	
Salaries accrued.....				223 00	
Taxes accrued and unpaid bills.....				1,775 00	3,908,597 25
Surplus on market value.....					\$152,525 63
Surplus on par value.....					116,055 55

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$2,304,837 62		
Less over one year in arrears.....		4,100 00		
		\$2,300,737 62	\$115,036 88	
Bonds and mortgages.....	6	\$49,650 00	2,979 00	
Bond investments.....	3	10,000 00	300 00	
Bond investments.....	3½	82,750 00	2,898 25	
Bond investments.....	4	904,560 18	36,182 40	
Bond investments.....	4½	62,192 92	2,643 19	
Bond investments.....	3.90	55,000 00	2,145 00	

PEOPLES' SAVINGS BANK OF THE TOWN OF YONKERS, YONKERS—(Continued).

INVESTMENT, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bond investments.....	3.80	\$45,000 00	\$1,750 00	
Bond investments.....	3.70	24,000 00	888 00	
Bond investments.....	3.65	39,000 00	1,423 50	
Bond investments.....	4½	11,500 00	517 50	
Bond investments.....	5	97,250 00	4,862 50	
Bond investments.....	6	750 00	45 00	
Bond investments.....	7	22,000 00	1,540 00	
Bank deposits.....	2	28,889 30	577 79	
Bank deposits.....	2½	44,694 12	1,117 35	
Bank deposits.....	3	51,000 00	1,530 00	
Bank deposits.....	4	50,000 00	2,000 00	
Call loan.....	4	18,500 00	740 00	
Rents.....				\$179,174 86
				1,050 00
				\$180,224 86
CHARGES.				
Interest to depositors.....			\$139,960 00	
Salaries.....			7,300 00	
Taxes, repairs and insurance on banking house.....			1,271 19	
Taxes, repairs and insurance on other real estate.....			850 00	
Printing, advertising, stationery and blank books.....			455 80	
Fuel, lights and attendance.....			924 83	
Franchise tax.....			1,108 18	
Other expenses.....			554 25	
				152,425 97
Excess of income.....				\$27,799 70

PORT CHESTER SAVINGS BANK, PORT CHESTER.

[Examined June 19, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$1,140,707 00
Stocks and bonds:					
State of Indiana.....	3½	\$30,000 00	101	\$30,300 00	
City of New York.....	Var.	217,000 00	Var.	222,487 50	
City of Buffalo.....	3½	6,809 75	100	6,809 75	
City of Schenectady.....	4	10,000 00	101	10,100 00	
City of Mt. Vernon.....	3½	25,000 00	100	25,000 00	
City of Hornellsville.....	3½	25,000 00	100	25,000 00	
City of Yonkers.....	4	10,000 00	100	10,000 00	
City of Boston.....	4	37,000 00	Var.	39,140 00	
County of Queens.....	4	4,000 00	105½	4,220 00	
County of New York.....	3.03	25,400 00	100	25,400 00	
Village of Port Chester.....	Var.	46,123 71	Var.	46,215 71	
Village of Mamaroneck.....	3.35	15,000 00	100	15,000 00	
Village of White Plains.....	Var.	41,000 00	Var.	41,480 00	
Village of Richfield Springs.....	5	10,000 00	100	10,000 00	
Village of Canastota.....	4	25,000 00	100	25,000 00	
Village of Catskill.....	4	17,000 00	102	17,340 00	
Town of Rye.....	3½	25,000 00	100	25,000 00	
Town of New Lots.....	5½	9,820 00	100	9,820 00	
Town of North Castle.....	4	6,578 25	103	6,775 60	
Rye school district.....	4	55,100 00	Var.	58,763 50	
Rye school district.....	3½	48,000 00	100	48,800 00	
Westfield school district.....	3½	35,000 00	100	35,000 00	
Manhattan R.R.....	4	75,000 00	104½	78,375 00	
Illinois Central R.R.....	3½	20,000 00	95	19,000 00	
C. & R. I. & P. R.R.....	4	29,000 00	106½	30,885 00	
C. & B. & Q. R.R.....	4	33,000 00	100	33,000 00	
Chicago & N. W. R.R.....	3½	10,000 00	98	9,800 00	
Fonda, J. & G. R.R.....	4½	25,000 00	97½	24,375 00	
Metropolitan Elevated R.R.....	6	40,000 00	108	43,200 00	
					976,38*

PORT CHESTER SAVINGS BANK, PORT CHESTER—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Banking house and lot.....	Cost	\$44,628 06		Est. value	\$25,000 00
Other real estate.....		6,012 58			6,012 58
Cash on hand.....				\$12,149 47	
Cash deposited in banks and trust companies.....				79,019 38	91,168 85
Interest accrued on bonds and mortgages.....				\$5,678 84	
Interest accrued on bond investments.....				7,548 37	
Interest accrued on deposits in banks and trust companies.....				549 28	13,776 49
					\$2,253,051 98
LIABILITIES.					
Due depositors.....				\$2,060,517 64	
Interest accrued to depositors.....				34,716 65	
Salaries and franchise tax accrued.....				1,584 32	2,096,818 61
Surplus on market value.....					\$156,233 37
Surplus on par value.....					137,378 02

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$1,140,707 00	\$57,035 35	
Bond investments.....	3½	25,400 00	838 20	
Bond investments.....	3.35	15,000 00	502 50	
Bond investments.....	3½	435,909 75	15,256 84	
Bond investments.....	4	384,401 96	15,376 08	
Bond investments.....	4½	25,000 00	1,125 00	
Bond investments.....	5	31,820 00	1,591 00	
Bond investments.....	6	40,000 00	2,400 00	
Bank deposits.....	2	5,893 84	117 87	
Bank deposits.....	2½	44,479 83	1,112 00	
Bank deposits.....	3	28,645 71	859 37	\$96,214 21
Rents.....				540 00
				\$96,754 21
CHARGES.				
Interest to depositors.....			\$74,178 60	
Salaries.....			6,200 00	
Taxes, repairs and insurance on banking house.....			486 34	
Printing, advertising, stationery and blank books.....			360 96	
Fuel, lights and attendance.....			700 60	
Tax on surplus.....			1,372 12	
Other expenses.....			746 01	84,044 63
Excess of income.....				\$12,709 58

PUTNAM COUNTY SAVINGS BANK, BREWSTERS.

[Examined February 22, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$173,625 00
Stocks and bonds:					
City of New York.....	Var.	\$96,500 00	Var.	\$102,025 00	
City of Yonkers.....	4	15,000 00	105½	15,825 00	
City of Buffalo.....	Var.	53,487 17	Var.	52,882 04	
City of Boston.....	3½	12,000 00	101	12,120 00	
Newtown (N. Y. City).....	5	10,000 00	111½	11,150 00	
Town of South East.....	4	2,000 00	100	2,000 00	
Town of Seneca Falls.....	4	10,000 00	101½	10,150 00	
Town of Queensbury.....	4	10,000 00	105	10,500 00	
Village of Monticello.....	4	5,000 00	103½	5,175 00	
Village of Geneva.....	4	10,000 00	107	10,700 00	
Village of Mt. Kisco.....	3.60	3,750 00	100	3,750 00	
Village of East Syracuse.....	4½	5,000 00	103	5,150 00	
County of Saratoga.....	3½	10,000 00	100	10,000 00	
New York Central R.R.....	3½	15,000 00	101½	15,282 50	
Illinois Central R.R.....	3	5,000 00	85	4,250 00	
Chi. & Northwestern R.R.....	7	2,000 00	109	2,180 00	
Chi., Mil. & St. Paul R.R.....	5	10,000 00	108½	10,850 00	
Fonda, Johnstown & Gloversville R.R.....	4	5,000 00	100	5,000 00	
Cash on hand.....				\$170 19	288,969 54
Cash deposited in banks and trust companies.....				27,018 33	27,188 52
Interest accrued on bonds and mortgages.....				\$3,195 74	
Interest accrued on bond investments.....				2,270 96	
Interest accrued on deposits in banks and trust companies.....				93 00	5,559 70
					\$495,342 76
LIABILITIES.					
Due depositors.....				\$454,434 07	
Interest accrued to depositors.....				2,080 00	
Salaries accrued.....				85 50	\$456,599 57
Surplus on market value.....					\$38,743 19
Surplus on par value.....					29,510 82

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$166,250 00		
Less over one year in arrears.....		700 00		
		\$165,550 00	\$8,277 50	
Bonds and mortgages.....	6	7,375 00	442 50	
Bond investments.....	3	35,000 00	1,050 00	
Bond investments.....	3½	135,487 17	4,742 05	
Bond investments.....	3.60	3,750 00	135 00	
Bond investments.....	4	57,000 00	2,280 00	
Bond investments.....	4½	5,000 00	225 00	
Bond investments.....	5	32,000 00	1,600 00	
Bond investments.....	6	6,000 00	360 00	
Bond investments.....	7	5,500 00	385 00	
Cash deposited in banks and trust companies.....	2	3,109 81	62 20	
Cash deposited in banks and trust companies.....	3	18,406 23	552 19	\$20,111 44

PUTNAM COUNTY SAVINGS BANK, BREWSTERS—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors.....			\$14,360 00	
Salaries.....			1,400 00	
Rent.....			30 00	
Printing, advertising, stationery and blank books.....			504 74	
Other expenses, tax on surplus.....			337 42	
				\$16,632 16
Excess of income.....				\$3,479 28

QUEENS COUNTY SAVINGS BANK, FLUSHING.

[Examined June 1, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$864,225 00
Stocks and bonds:					
City of Greater New York.....	Var.	\$153,500 00	Var.	\$157,038 75	
City of Yonkers.....	4	50,000 00	Var.	54,625 00	
City of St. Paul.....	4½	6,000 00	111	6,660 00	
City of Newark.....	4	10,000 00	107½	10,775 00	
City of Camden.....	4	25,000 00	108½	27,125 00	
City of Amsterdam.....	4	25,000 00	110½	27,625 00	
City of Jamestown.....	4	20,000 00	Var.	21,567 50	
City of Geneva.....	3½	8,800 00	100	8,800 00	
City of Mt. Vernon.....	4	15,000 00	111½	16,762 50	
Village of Franklin.....	3½	3,000 00	100	3,000 00	
Village of Perry.....	4	30,000 00	Var.	31,237 50	
Village of Lake Placid.....	4½	20,000 00	109½	21,950 00	
Village of Mamaroneck.....	4	25,000 00	Var.	26,307 50	
Town of Amity.....	4½	2,000 00	100	2,000 00	
Town of No. Hempstead.....	4	16,500 00	Var.	17,130 00	
Town of Oyster Bay.....	4	8,000 00	102½	8,320 00	
Town of White Plains.....	4	25,000 00	107½	26,812 50	
Railroad first mortgage.....	Var.	298,000 00	Var.	322,185 00	
Cash on hand.....				\$3,723 74	789,821 25
Cash deposited in banks and trust companies.....	3			41,271 29	
Banking house and lot.....	Cost	43,519 05		Est. value	44,995 03
Other real estate.....	Cost	27,764 78		Est. value	33,519 05
Interest accrued on bonds and stocks.....				\$8,701 24	27,764 78
Interest accrued on bonds and mortgages.....		15,497 56			
Less over one year in arrears.....		2,151 00			
Interest accrued on deposits in banks and trust companies.....				13,346 56	
Rents accrued.....				700 00	
					22,747 80
					447 00
					\$1,783,519 91
LIABILITIES.					
Due depositors.....				\$1,659,017 74	
Interest accrued to depositors.....				24,263 10	
					1,683,280 84
Surplus on market value.....					\$100,239 07
Surplus on par value.....					48,217 82

QUEENS COUNTY SAVINGS BANK, FLUSHING—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$50,000 00	\$2,250 00	
Bonds and mortgages.....	5	628,925 00	31,446 25	
Bonds and mortgages.....	5½	23,200 00	1,276 00	
Bonds and mortgages.....	6	\$162,100 00		
Less over one year in arrears.....		19,900 00		
		\$142,200 00	8,532 00	
Bonds and stocks.....	3½	\$161,800 00	5,663 00	
Bonds and stocks.....	4	436,500 00	17,460 00	
Bonds and stocks.....	4½	28,000 00	1,260 00	
Bonds and stocks.....	5	77,000 00	3,850 00	
Bonds and stocks.....	6	20,500 00	1,230 00	
Bonds and stocks.....	7	14,000 00	980 00	
Cash deposited.....	3	41,271 29	1,238 14	
Rents.....				\$75,185 39
				2,377 00
				\$77,562 39
CHARGES.				
Interest to depositors estimated.....			\$58,231 52	
Salaries.....			6,090 00	
Taxes, repairs and insurance on banking house.....			619 70	
Taxes, repairs and insurance on other real estate.....			550 79	
Legal expenses.....			25 00	
Printing, advertising and stationery.....			400 00	
Fuel, lights and attendance.....			375 00	
State tax on par surplus.....			485 49	
Other expenses.....			350 00	
				67,127 50
Excess of income.....				\$10,434 89

RICHMOND COUNTY SAVINGS BANK, WEST NEW BRIGHTON.

[Examined April 26, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$335,033 64
Stocks and bonds:					
United States.....	3	\$0,000 00	104	\$9,360 00	
City of Greater New York..	Var.	25,786 31	Var.	27,012 88	
City of Yonkers.....	3½	5,000 00	101	5,050 00	
City of St. Paul.....	5	10,000 00	106	10,600 00	
Village of No. Tonawanda..	4½	15,000 00	110	16,500 00	
Village of Freeport.....	4	5,000 00	103	5,150 00	
Village of Rockville Centre.	3.70	5,000 00	101	5,050 00	
Village of White Plains.....	3½	10,000 00	100	10,000 00	
Village of Lansingburgh.....	4	5,000 00	106	5,300 00	
Village of Rotterdam.....	6	3,080 00	112	3,449 60	
N. Y. C. & H. R. R. R.....	Var.	20,000 00	Var.	20,650 00	
Ill. Central R.R.....	3½	15,000 00	96	14,400 00	
Chicago & N. W. R.R.....	7	5,000 00	120	6,000 00	
United R.R. of N. J.....	3½	5,000 00	100	5,000 00	
Banking house and lot.....		7,197 23		Est. value	143,522 48
Furniture and fixtures.....					7,000 00
Cash on hand.....				\$4,909 69	1,350 00
Cash deposited in banks and trust companies.....				62,270 63	
					67,180 32

RICHMOND COUNTY SAVINGS BANK, WEST NEW BRIGHTON—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on bonds and mortgages.....		6,253 16			
Less over one year in arrears.....		175 58			
				\$6,077 58	
Interest accrued on stocks and bonds.....				1,322 86	
Interest accrued on deposits in banks and trust companies.....				397 27	
Rents accrued.....				125 00	
					7,922 71
					\$562,009 15
LIABILITIES.					
Due depositors.....				\$532,557 21	
Interest accrued to depositors.....				4,695 33	
					537,252 54
Surplus on market value.....					\$24,756 61
Surplus on par value.....					19,100 44

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$281,700 00	\$14,085 00	
Bonds and mortgages.....	6	\$53,333 64		
Less over one year in arrears.....		2,150 00		
		\$51,183 64	3,071 01	
Stocks and bonds.....	3	\$0,000 00	270 00	
Stocks and bonds.....	3.30	500 00	16 50	
Stocks and bonds.....	3½	61,000 00	2,135 00	
Stocks and bonds.....	3.70	5,000 00	185 00	
Stocks and bonds.....	4	20,000 00	800 00	
Stocks and bonds.....	4½	19,050 00	857 25	
Stocks and bonds.....	4¾	210 00	9 98	
Stocks and bonds.....	4½	2,026 31	98 78	
Stocks and bonds.....	5	13,000 00	650 00	
Stocks and bonds.....	6	3,080 00	184 80	
Stocks and bonds.....	7	5,000 00	350 00	
Cash deposited.....	2	23,730 11	474 60	
Cash deposited.....	2½	38,540 52	963 51	
Rents.....			480 00	
				\$24,631 43
CHARGES.				
Interest to depositors estimated.....			\$14,698 57	
Salaries.....			3,350 00	
Taxes, repairs and insurance.....			277 44	
Printing, advertising and stationery.....			190 28	
Fuel, lights and attendance.....			159 65	
State tax on par surplus.....			149 74	
Other expenses.....			373 96	
				19,199 64
Excess of income.....				\$5,431 79

EXAMINATIONS.

431

RIVERHEAD SAVINGS BANK, RIVERHEAD.

[Examined May 22, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.				\$2,528,400 00
Stocks and bonds					
State of Louisiana	4	\$50,000 00	105½	\$52,750 00	
State of Mississippi	4	20,000 00	102½	20,500 00	
State of South Dakota	4	20,500 00	102	20,910 00	
County of Queens	4	54,000 00	103½	55,860 00	
City of Boston	3½	50,000 00	102	51,000 00	
City of Cincinnati	Var.	44,000 00	Var.	45,705 00	
City of St. Paul	4	100,000 00	109	109,000 00	
City of Los Angeles	3½	85,000 00	100	85,000 00	
City of Buffalo	3½	80,000 00	101	80,800 00	
City of Mt. Vernon	4	50,000 00	100½	50,250 00	
City of New York	Var.	428,000 00	Var.	479,660 00	
Village of Patchogue	3½	10,000 00	100	10,000 00	
Village of Sandy Hill	3½	22,958 00	100	22,958 00	
Village of Southampton	3.88	35,000 00	101	35,350 00	
Town of Greenburgh	4	33,000 00	Var.	33,967 50	
Town of Hempstead	4	27,500 00	105½	29,012 50	
Brookhaven school district	4½	15,000 00	102½	15,412 50	
Center Moriches school dist.	4½	2,000 00	102	2,040 00	
Good Ground school district	5	566 00	100	566 00	
Queensbury school district	4	78,000 00	102½	80,145 00	
Hempstead school district	5	25,500 00	114½	29,197 50	
Huntington school district	4	10,000 00	101½	10,175 00	
Oyster Bay school district	4	10,000 00	106½	10,625 00	
Oxford school district	4	6,000 00	100	6,000 00	
E. Quogue school district	5	800 00	100	800 00	
Riverhead school district	4	19,600 00	102	19,992 00	
Southampton school dist.	Var.	1,800 00	Var.	1,840 00	
Chi., Bur. & Q. R.R.	Var.	150,000 00	Var.	153,700 00	
C. R. I. & P. R.R.	4	100,000 00	106½	106,700 00	
Central R.R. of N. J.	5	30,000 00	135½	40,650 00	
Del. & Hudson R.R.	7	15,000 00	134½	20,175 00	
Fonds, Johnst. & G. R.R.	4	50,000 00	100	50,000 00	
Illinois Central R.R.	4	20,000 00	108	21,600 00	
Banking house and lot	Cost	50,043 29		Est. value	1,752,001 00
Other real estate	Cost	1,314 58		Est. value	25,000 00
Cash on hand				\$19,602 19	1,314 58
Cash deposited in banks and trust companies				246,389 86	
Insurance and taxes advanced					266,082 05
Interest accrued on bonds and mortgages				\$20,869 76	1,511 68
Interest accrued on bond investments				16,998 10	
Interest accrued on deposits in banks and trust companies				1,893 98	
Rents accrued					39,761 84
					268 30
					\$4,614,339 45
LIABILITIES.					
Due depositors				\$4,086,479 16	
Interest accrued to depositors				61,354 37	
Salaries and current expenses accrued				770 32	
Franchise tax accrued				2,786 05	
					4,151,389 90
Surplus on market value					\$462,949 55
Surplus on par value					355,172 55

REPORT ON SAVINGS BANKS.

RIVERHEAD SAVINGS BANK, RIVERHEAD—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$5,000 00	\$200 00	
Bonds and mortgages.....	5	1,365,260 00	68,263 00	
Bonds and mortgages.....	5½	35,000 00	1,925 00	
Bonds and mortgages.....	6	\$1,123,140 00		
Less over one year in arrears.....		16,200 00		
		\$1,106,940 00	66,416 40	
Bond investments.....	3½	\$290,000 00	10,150 00	
Bond investments.....	3½	107,958 00	4,048 43	
Bond investments.....	3.88	35,000 00	1,358 00	
Bond investments.....	4	887,100 00	35,484 00	
Bond investments.....	4½	2,000 00	90 00	
Bond investments.....	5	211,666 00	10,583 30	
Bond investments.....	6	10,500 00	630 00	
Bond investments.....	7	59,000 00	4,130 00	
Bond investments.....	7½	41,000 00	2,993 00	
Bank deposits.....	2	11,720 90	234 42	
Bank deposits.....	3	75,934 13	2,278 02	
Bank deposits.....	3½	108,734 83	3,805 72	
Bank deposits.....	4	50,000 00	2,000 00	
Rents.....				\$214,589 29
				1,819 00
				\$216,408 29
CHARGES.				
Interest to depositors.....			\$156,650 00	
Salaries.....			6,800 00	
Taxes, repairs and insurance on banking house.....			868 14	
Taxes, repairs and insurance on other real estate.....			404 91	
Printing, advertising, stationery and blank books.....			322 34	
Fuel, lights and attendance.....			1,668 43	
Franchise tax.....			3,343 27	
Other expenses.....			1,944 96	
				172,002 05
Excess of income.....				\$44,406 24

ROCHESTER SAVINGS BANK, ROCHESTER.

[Examined July 12, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$9,279,656 23
Stocks and bonds:					
United States.....	4	\$500,000 00	132½	\$662,500 00	
State of Alabama.....	5	100,000 00	101½	101,500 00	
State of Indiana.....	3½	100,000 00	100½	100,750 00	
State of Massachusetts.....	3½	150,000 00	104	156,000 00	
State of Tennessee.....	3	300,000 00	97	291,000 00	
County of New York.....	3½	100,000 00	99	99,000 00	
County of Monroe.....	3½	150,000 00	101	151,500 00	
County of Queens.....	4	150,000 00	105½	158,625 00	
County of Richmond.....	4	83,000 00	107	88,810 00	
City of Boston.....	3½	200,000 00	101½	202,500 00	
City of Boston.....	3½	100,000 00	101	101,000 00	
City of Cambridge.....	3½	100,000 00	101	101,000 00	
City of Cincinnati.....	4	100,000 00	107	107,000 00	
City of Cleveland.....	4	301,000 00	Var.	317,055 00	
City of Minneapolis.....	4	200,000 00	107½	215,000 00	
City of Newark.....	4	100,000 00	107½	107,500 00	
City of Paterson.....	4	100,000 00	103½	103,750 00	
City of Philadelphia.....	3½	300,000 00	102	306,000 00	

ROCHESTER SAVINGS BANK, ROCHESTER—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
City of St. Louis.....	3½	\$50,000 00	101½	\$50,750 00	
City of New York.....	Var.	1,284,000 00	Var.	1,368,000 00	
City of Buffalo.....	Var.	291,000 00	Var.	296,160 00	
City of Rochester.....	3½	440,000 00	Var.	444,600 00	
City of Syracuse.....	3	500,000 00	95½	476,250 00	
Village of Arcade.....	3½	20,000 00	100	20,000 00	
Village of Ilion.....	4	10,000 00	103	10,300 00	
Village of Pittsford.....	4	16,000 00	104	16,640 00	
Town of Wheatland.....	4	20,000 00	101½	20,300 00	
Gates school district.....	4	13,500 00	103	13,905 00	
Ovid school district.....	4	19,000 00	103	19,570 00	
Parma school district.....	4	3,000 00	101	3,030 00	
Chicago & Alton R.R.....	3	300,000 00	85½	256,500 00	
Chi., Bur. & Q. R.R.....	Var.	850,000 00	Var.	870,500 00	
Chi., Mil. & St. P. R.R.....	5	100,000 00	117	117,000 00	
C. R. I. & P. R.R.....	4	250,000 00	107½	268,125 00	
Chicago & N. W. R.R.....	Var.	700,000 00	Var.	752,000 00	
Illinois Central R.R.....	3½	300,000 00	96	288,000 00	
New York Central R.R.....	Var.	1,912,000 00	Var.	1,929,880 00	
Land contracts.....					\$10,592,000 00
Banking house and lot.....	Cost	391,296 62		Est. value	95,044 95
Other real estate.....	Cost	139,017 52		Est. value	200,000 00
Taxes and insurance advanced.....					110,000 00
Cash on hand.....		120,515 01			4,446 07
Cash deposited in banks and trust companies.....					120,513 01
Interest accrued on bonds and mortgages.....				\$82,543 56	1,132,598 63
Interest accrued on bond investments.....				22,966 29	
Interest accrued on bank deposits.....				4,178 33	
Interest accrued on land contracts.....				1,409 24	
Rents accrued.....					111,097 42
					175 00
					\$21,645,531 31
LIABILITIES.					
Due depositors.....				\$19,643,595 39	
Interest accrued to depositors.....				76,430 35	
Attorney's account (bonds and mortgages).....				29,085 81	
Salaries accrued.....				1,075 00	
Franchise tax.....				13,717 55	
Bill for re-wiring building for electric lights.....				3,000 00	
					19,766,904 10
Surplus on market value.....					\$1,878,627 21
Surplus on par value.....					1,479,127 21

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	3.85	\$350,000 00	\$13,475 00	
Bonds and mortgages.....	4	2,823,609 00	112,944 36	
Bonds and mortgages.....	4½	222,850 00	9,471 12	
Bonds and mortgages.....	4½	1,278,581 50	57,536 17	
Bonds and mortgages.....	5	\$4,604,115 83		
Less over one year in arrears.....		27,580 00		
		\$4,576,535 83	228,826 79	

ROCHESTER SAVINGS BANK, ROCHESTER—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	6	\$500 00	\$30 00	
Bond investments	3	1,275,000 00	38,250 00	
Bond investments	3½	100,000 00	3,300 00	
Bond investments	3½	20,000 00	760 00	
Bond investments	3½	5,340,000 00	186,800 00	
Bond investments	4	2,565,500 00	102,620 00	
Bond investments	5	312,000 00	15,600 00	
Bond investments	6	51,000 00	3,060 00	
Bond investments	7	529,000 00	37,030 00	
Land contracts	5	95,044 95	4,752 25	
Cash deposited	2	244,957 40	4,899 15	
Cash deposited	2½	196,405 96	4,910 15	
Cash deposited	3	194,260 52	5,828 72	
Cash deposited	3½	499,944 75	2,098 06	
Cash deposited	4	437,000 00	17,480 00	
Rents				\$849,771 77
				11,076 00
				\$860,847 77
CHARGES.				
Interest to depositors			\$670,632 74	
Salaries			34,020 00	
Taxes, repairs and insurance on banking house			6,816 60	
Taxes, repairs and insurance on other real estate			5,055 40	
Printing, advertising, stationery and blank books			4,885 47	
Fuel, lights and attendance			7,612 19	
Franchise tax			13,717 55	
Other expenses			5,116 48	
				747,856 43
Excess of income				\$112,991 34

ROSLYN SAVINGS BANK OF ROSLYN, ROSLYN.

[Examined May 15, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.				\$555,450 00
Stocks and bonds:					
State of Louisiana	4	\$5,000 00	105	\$5,250 00	
State of Tennessee	3	8,000 00	97	7,760 00	
City of Boston	3½	20,000 00	102	20,400 00	
City of New York	Var.	79,000 00	Var.	84,835 00	
City of Troy	4	15,000 00	108	16,200 00	
City of Cincinnati	3½	10,000 00	102	10,200 00	
Town of North Hempstead	4	5,000 00	101	5,050 00	
Village of Flushing	5	7,500 00	103	7,725 00	
Village of Freeport	5	3,000 00	116	3,480 00	
North Hempstead school district	Var.	27,500 00	Var.	28,250 00	
Hempstead school district	5	3,500 00	105½	3,692 50	
Lakeville school district	5	1,200 00	105	1,260 00	
Oyster Bay school district	4	6,500 00	107	6,955 00	
Chi., Bur & Quincy R.R.	Var.	22,000 00	Var.	22,465 00	
Chi., Mil. & St. Paul R.R.	Var.	46,000 00	Var.	50,410 00	
Chi. & North Western R.R.	6	10,000 00	130½	13,050 00	
Chicago & Alton R.R.	3	20,000 00	86½	17,300 00	
New York Central R.R.	Var.	44,000 00	Var.	49,855 00	
Illinois Central R.R.	Var.	35,000 00	Var.	35,050 00	
Metropolitan Elevated R.R.	6	40,000 00	107½	42,900 00	
Real estate (site for banking house)					432,087 50
Cash on hand				\$1,033 12	4,500 00
Cash deposited in banks and trust companies				60,831 57	61,364 62

EXAMINATIONS.

435

ROSLYN SAVINGS BANK OF ROSLYN, ROSLYN—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on bonds and mortgages.....				\$10,650 34	
Interest accrued on bond investments.....				2,468 15	
Interest accrued on bank deposits.....				103 00	
					\$13,221 49
LIABILITIES.					\$1,067,123 68
Due depositors.....				\$988,086 23	
Interest accrued to depositors.....				13,832 00	
Salaries and taxes accrued.....				374 62	
					1,002,292 85
Surplus on market value.....					\$64,830 83
Surplus on par value.....					\$40,943 33

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$519,550 00	\$25,977 50	
Bonds and mortgages.....	6	35,900 00	2,154 00	
Bond investments.....	3	38,000 00	1,140 00	
Bond investments.....	3½	109,000 00	3,815 00	
Bond investments.....	4	92,500 00	3,700 00	
Bond investments.....	4½	7,500 00	337 50	
Bond investments.....	5	68,200 00	3,410 00	
Bond investments.....	6	85,000 00	5,100 00	
Bond investments.....	7	8,000 00	560 00	
Bank deposits.....	2½	43,786 73	1,094 67	
Bank deposits.....	3	17,044 84	511 35	
				\$47,800 02
CHARGES.				
Interest to depositors.....			\$37,152 00	
Salaries.....			1,920 00	
Rent.....			50 00	
Other expenses (including tax on surplus).....			626 44	
				39,748 44
Excess of income.....				\$8,051 58

SAUGERTIES SAVINGS BANK, SAUGERTIES.

[Examined March 6, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$314,302 83
Stocks and bonds:					
State of Colorado.....	4	\$15,600 00	102½	\$15,951 00	
State of Idaho.....	5	4,000 00	114	4,560 00	
County of Rockland.....	5	18,000 00	104½	18,810 00	
County of Ulster.....	4	127,000 00	106	134,620 00	
County of Saratoga.....	4	16,000 00	100	16,000 00	
City of New York.....	Var.	299,500 00	Var.	301,870 00	
City of Newburgh.....	4	14,454 83	100	14,454 83	
City of Newburgh.....	Var.	3,000 00	100	3,000 00	
City of Rochester.....	3.60	25,000 00	100	25,000 00	

SAUGERTIES SAVINGS BANK, SAUGERTIES—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
City of Buffalo.....	3½	\$5,000 00	100	\$5,000 00	
City of Cambridge.....	4	3,000 00	104	3,120 00	
City of Cincinnati.....	Var.	12,000 00	Var.	12,330 00	
City of Louisville.....	4	2,500 00	100	2,500 00	
Town of Gravesend.....	5	11,000 00	123	13,530 00	
Town of Mamakating.....	4	5,000 00	103	5,150 00	
Town of Seneca Falls.....	Var.	29,000 00	Var.	30,900 00	
Town of Westchester.....	3.25	20,000 00	100	20,000 00	
Town of Greenburgh.....	4	15,000 00	103	15,450 00	
Village of White Plains.....	4	10,000 00	103½	10,350 00	
Village of Baldwinville.....	3½	20,000 00	100	20,000 00	
Village of Catskill.....	4	20,000 00	101	20,200 00	
Village of Coxsackie.....	4	5,000 00	105	5,250 00	
Village of Saugerties.....	Var.	78,460 00	Var.	80,653 00	
Village of Springville.....	4	4,462 00	100½	4,484 31	
Rye school district.....	4	13,000 00	102	13,260 00	
White Plains school district.	4½	9,000 00	104	9,360 00	
Chi., Bur. & Quincy R.R.....	4	28,000 00	*	28,280 40	
Chi., Mil. & St. Paul R.R.....	Var.	29,000 00	Var.	31,650 00	
D., L. & W. R.R.....	7	14,000 00	Var.	15,105 00	
Chicago & N. W. R.R.....	Var.	9,000 00	Var.	9,450 00	
Lake Shore & Mich. S.R.R.....	7	5,000 00	105	5,250 00	
Banking house and lot.....	Cost	10,000 00		Est. value	\$895,523 54
Other real estate.....	Cost	26,459 55		Est. value	3,000 00
Collateral loan.....					16,500 00
Cash on hand.....		11,690 88		\$11,630 88	200 00
Cash deposited in banks and trust companies.....				180,792 58	192,423 46
Interest accrued on bonds and mortgages.....				\$3,264 88	
Interest accrued on bond investments.....				6,486 33	
Interest accrued on deposits in banks and trust companies.....				997 88	
Interest accrued on collateral loan.....				3 50	
Rents accrued.....					10,752 59
					165 98
					\$1,432,868 40
LIABILITIES.					
Due depositors.....				\$1,256,794 03	
Interest accrued to depositors.....				7,883 00	
Salaries accrued.....				20 00	
					1,264,697 03
Surplus on market value.....					\$168,171 37
Surplus on par value.....					\$142,624 66

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$96,000 00	\$3,840 00	
Bonds and mortgages.....	4½	26,500 00	1,192 50	
Bonds and mortgages.....	5	\$177,530 33		
Less one year over in arrears.....		40,100 00		
		\$137,430 33	6,871 52	
Bonds and mortgages.....	6	\$14,272 50		
Less over one year in arrears.....		2,453 00		
		\$11,819 50	709 17	

* Par and interest.

SAUGERTIES SAVINGS BANK, SAUGERTIES—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bond investments.....	3½	\$295,000 00	\$9,587 50	
Bond investments.....	3.45	25,000 00	862 50	
Bond investments.....	3.50	28,750 00	1,006 25	
Bond investments.....	3.60	25,000 00	900 00	
Bond investments.....	4	352,726 83	14,109 07	
Bond investments.....	4½	9,000 00	405 00	
Bond investments.....	5	76,500 00	3,825 00	
Bond investments.....	6	24,000 00	1,440 00	
Bond investments.....	7	25,000 00	1,750 00	
Bond investments.....	7.30	9,000 00	657 00	
Bank deposits.....	2½	65,359 06	1,633 98	
Bank deposits.....	3	108,133 84	3,244 01	
Bank deposits.....		7,299 68		
Collateral loan.....		200 00	8 00	
Rents.....				\$52,041 50
				1,532 00
				\$53,573 50
CHARGES.				
Interest to depositors.....			\$43,000 00	
Salaries.....			1,200 00	
Taxes, repairs and insurance on banking house.....			188 06	
Taxes, repairs and insurance on other real estate.....			646 75	
Legal expenses.....			20 00	
Printing, advertising, stationery and blank books.....			64 60	
Fuel, lights and attendance.....			133 88	
Tax on surplus.....			1,528 07	
Other expenses.....			661 24	
				47,442 60
Excess of income.....				\$6,130 90

SCHENECTADY SAVINGS BANK, SCHENECTADY.

[Examined March 8, 1906.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$1,682,316 94
Stocks and bonds:					
District of Columbia.....	3.65	\$33,000 00	116	\$38,280 00	
State of Tennessee.....	3	100,000 00	96	96,000 00	
City of New York.....	Var.	295,000 00	Var.	284,710 00	
City of Olean.....	4	35,000 00	104	36,400 00	
City of Johnstown.....	4	25,000 00	103	25,750 00	
City of Yonkers.....	3½	50,000 00	100	50,000 00	
City of Oneida.....	3½	95,000 00	100	95,000 00	
City of Syracuse.....	4	38,000 00	100	38,000 00	
City of Schenectady.....	Var.	128,287 66	Var.	125,744 10	
City of Elmira.....	3½	21,000 00	100	21,000 00	
City of Buffalo.....	3½	303,272 21	100	303,272 21	
City of Amsterdam.....	3½	40,000 00	100	40,000 00	
City of Mount Vernon.....	5	18,000 00	101½	18,270 00	
City of Gloversville.....	3½	20,000 00	100	20,000 00	
City of Boston.....	3½	425,000 00	100	425,000 00	
City of Cambridge.....	Var.	200,000 00	Var.	193,000 00	
City of Holyoke.....	3½	10,000 00	100	10,000 00	
City of Fall River.....	Var.	216,000 00	Var.	216,760 00	
City of Lowell.....	4	55,000 00	101	55,550 00	
City of Allegheny.....	4	38,000 00	104	39,520 00	
City of Pittsburgh.....	3½	100,000 00	100	100,000 00	
City of Cleveland.....	4	200,000 00	101	202,000 00	
City of Providence.....	3	150,000 00	94	141,000 00	
City of New Haven.....	3½	50,000 00	100	50,000 00	
City of St. Louis.....	3½	224,000 00	99	221,760 00	
City of Los Angeles.....	4	37,500 00	104	39,000 00	
County of Montgomery.....	Var.	30,625 00	Var.	30,350 00	

SCHENECTADY SAVINGS BANK, SCHENECTADY—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals
			Rate.	Amount.	
County of Erie.....	3½	\$110,000 00	100	\$110,000 00	
Town of Angelica.....	4	23,000 00	104	23,920 00	
Town of Saratoga Springs.....	4	5,000 00	102	5,100 00	
Village of Ballston Spa.....	Var.	14,000 00	100	14,000 00	
Village of Canton.....	3½	40,000 00	100	40,000 00	
Village of Geneseo.....	3½	55,000 00	100	55,000 00	
Village of Port Jervis.....	4	25,000 00	102½	25,562 50	
Village of Watkins.....	4	23,000 00	102½	23,517 50	
Village of Fort Plain.....	Var.	13,500 00	Var.	13,860 00	
Village of Casenovia.....	4	31,000 00	104	32,240 00	
Village of Red Hook.....	4	15,000 00	104	15,600 00	
Village of Cornwall.....	4	12,000 00	104	12,480 00	
Village of Canandaigua.....	4	40,000 00	104	41,600 00	
Banking house and lot.....	Cost	68,582 04		Est. value	\$3,339,246 31
Cash on hand.....				\$37,962 78	75,000 00
Cash deposited in banks and trust companies.....				422,697 60	460,660 38
Interest accrued on bonds and mortgages.....				\$16,992 21	
Interest on bond investments.....				34,142 66	
Interest accrued on bank deposits.....				1,686 00	52,820 87
LIABILITIES.					\$5,610,044 50
Due depositors.....				\$5,435,764 73	
Interest accrued to depositors.....				32,000 00	
Salaries and franchise tax accrued.....				1,088 77	5,468,853 50
Surplus on market value.....					\$141,191 00
Surplus on par value.....					146,129 56

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$164,000 00	\$6,560 00	
Bonds and mortgages.....	4½	\$513,343 35		
Less over one year in arrears.....		18,293 35		
		\$495,050 00	22,277 25	
Bonds and mortgages.....	4½	17,000 00	807 50	
Bonds and mortgages.....	5	\$834,528 00		
Less over one year in arrears.....		17,410 00		
		\$817,118 00	40,855 90	
Bonds and mortgages.....	5½	138,700 00	7,628 50	
Bonds and mortgages.....	6	14,745 59	884 74	
Bond investments.....	3	621,000 00	18,630 00	
Bond investments.....	3½	351,500 00	11,423 75	
Bond investments.....	3.40	3,125 00	106 25	
Bond investments.....	3½	1,569,272 21	54,924 53	
Bond investments.....	3.65	33,000 00	1,204 50	
Bond investments.....	4	759,287 66	30,371 50	
Bond investments.....	4½	6,000 00	270 00	
Bond investments.....	5	18,000 00	900 00	
Bond investments.....	6	3,000 00	180 00	
Cash deposited.....	2	26,346 43	526 93	
Cash deposited.....	3	98,516 93	2,955 50	
Cash deposited.....	3½	297,834 24	10,424 20	
				\$310,631 05

SCHENECTADY SAVINGS BANK, SCHENECTADY—(Continued).

INVESTMENT, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors.....			\$172,000 00	
Salaries.....			12,280 00	
Taxes, repairs and insurance on banking house.....			637 55	
Legal expenses.....			376 00	
Printing, advertising, stationery and blank books.....			1,618 73	
Fuel, lights and attendance.....			671 23	
Franchise tax.....			1,192 70	
Other expenses.....			1,250 78	
				\$190,026 99
Excess of income.....				\$20,904 06

SEAMEN'S BANK FOR SAVINGS, IN THE CITY OF NEW YORK.

[Examined February 1, 1906.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$31,935,800 00
Stocks and bonds:					
District of Columbia.....	3.65	\$100,000 00	117½	\$117,500 00	
State of Indiana.....	3½	60,000 00	102	61,200 00	
State of Massachusetts.....	Var.	5,900,000 00	Var.	6,111,637 50	
City of Greater New York.....	Var.	9,172,800 00	Var.	9,361,034 50	
City of Albany.....	Var.	40,000 00	Var.	43,550 00	
City of Boston.....	Var.	2,160,000 00	Var.	2,215,262 50	
City of Cambridge.....	Var.	300,000 00	Var.	306,100 00	
City of Buffalo.....	7	70,000 00	Var.	87,760 00	
City of Auburn.....	3	80,000 00	Var.	79,000 00	
City of Poughkeepsie.....	Var.	61,000 00	Var.	67,080 00	
City of Schenectady.....	4	59,000 00	101½	59,590 00	
County of Albany.....	4	18,000 00	101½	18,270 00	
City of Worcester.....	4	200,000 00	Var.	208,750 00	
City of Holyoke.....	Var.	175,000 00	Var.	183,550 00	
City of Lowell.....	4	25,000 00	Var.	25,681 25	
City of Fall River.....	Var.	533,000 00	Var.	553,257 50	
City of Providence.....	4	615,000 00	Var.	661,248 00	
City of New Haven.....	4	125,000 00	Var.	126,718 75	
City of Newark.....	Var.	900,000 00	Var.	949,050 00	
City of Philadelphia.....	3½	1,000,000 00	101½	1,017,000 00	
City of Pittsburg.....	3½	200,000 00	99	196,000 00	
City of Cleveland.....	4	729,000 00	Var.	767,355 00	
City of St. Louis.....	Var.	197,330 00	Var.	198,444 56	
City of Syracuse.....	Var.	210,000 00	Var.	212,550 00	
City of Rochester.....	3½	100,000 00	100	100,000 00	
Railroad first mortgage bonds	Var.	14,399,000 00	Var.	15,157,757 50	
Banking house and lot.....	Cost	307,841 90		Est. value ..	38,885,347 06
Other real estate.....	Cost	55,992 36		Est. value ..	307,841 90
Interest accrued on stocks and bonds.....					55,992 36
Interest accrued on bonds and mortgages.....				\$278,218 42	
Less over one year in arrears.....		\$296,195 84			
Interest accrued on deposits in banks and trust companies		14,038 56		282,157 28	
				13,300 88	
Cash on hand.....				\$69,999 95	573,676 58
Cash deposited in banks and trust companies.....				2,344,915 10	
					2,414,915 05
					\$74,173,572 95

SEAMEN'S BANK FOR SAVINGS, IN THE CITY OF NEW YORK—(Continued).

LIABILITIES	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Due depositors.....				\$66,915,508 57	
Interest accrued to depositors.....				210,783 84	
					\$67,126,292 41
Surplus on market value.....					\$7,047,280 54
Surplus on par value.....					5,591,063 48

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	3½	\$200,000 00	\$7,000 00	
Bonds and mortgages.....	3½	1,500,000 00	56,250 00	
Bonds and mortgages.....	4	\$22,945,500 00		
Less over one year in arrears.....		280,000 00		
		\$22,665,500 00	906,620 00	
Bonds and mortgages.....	4½	450,000 00	19,125 00	
Bonds and mortgages.....	4½	6,411,300 00	288,508 50	
Bonds and mortgages.....	5	\$424,500 00		
Less over one year in arrears.....		6,500 00		
		\$418,000 00	20,900 00	
Stocks and bonds.....	3	1,180,000 00	35,400 00	
Stocks and bonds.....	3½	300,000 00	9,750 00	
Stocks and bonds.....	3.30	720,500 00	23,776 50	
Stocks and bonds.....	3½	20,761,000 00	726,635 00	
Stocks and bonds.....	3.65	100,000 00	3,650 00	
Stocks and bonds.....	4	8,598,330 00	343,933 20	
Stocks and bonds.....	4½	200,000 00	8,500 00	
Stocks and bonds.....	4½	50,000 00	2,250 00	
Stocks and bonds.....	5	1,334,000 00	66,700 00	
Stocks and bonds.....	6	1,966,300 00	117,978 00	
Stocks and bonds.....	7	2,219,000 00	155,330 00	
Cash deposited.....	2	25,000 00	500 00	
Cash deposited.....	3	1,219,915 10	36,597 45	
Cash deposited.....	3½	1,100,000 00	38,500 00	
Rents.....				\$2,867,903 65
				17,499 66
				\$2,885,403 31
CHARGES.				
Interest to depositors, estimated.....			\$2,529,406 22	
Salaries.....			64,150 00	
Taxes, repairs and insurance on banking house.....			14,098 52	
Taxes, repairs and insurance on other real estate.....			1,160 46	
Legal expenses.....			614 81	
Printing, advertising, stationery, and blank books.....			2,787 21	
Fuel, lights and attendance.....			2,470 91	
State tax on surplus.....			56,104 37	
Other expenses.....			16,143 84	
				2,686,936 34
Excess of income.....				\$198,466 97

EXAMINATIONS.

441

SENECA FALLS SAVINGS BANK, SENECA FALLS.

[Examined August 22, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var				\$196,394 97
Stocks and bonds.....					
State of Alabama.....	Var.	\$14,000 00	Var.	\$14,135 00	
State of Tennessee.....	3	10,000 00	98½	9,650 00	
County of Columbia.....	4	5,000 00	102½	5,125 00	
County of Seneca.....	3½	5,500 00	100	5,500 00	
Village of North Tonawanda.....	4	15,000 00	106	15,900 00	
Village of Middleport.....	4	300 00	100	300 00	
Village of Perry.....	4	5,000 00	103½	5,175 00	
Village of Akron.....	4	5,000 00	106	5,300 00	
Village of Fredonia.....	4	8,000 00	Var.	8,350 00	
Village of Hamilton.....	4	5,000 00	106	5,300 00	
Village of Alexandria Bay.....	4	4,800 00	101	4,848 00	
Village of Clifton Springs.....	4	10,000 00	103	10,300 00	
Town of Sodus.....	4	12,000 00	101	12,120 00	
Town of Queensbury.....	4	12,000 00	104½	12,540 00	
Town of Mount Morris.....	4½	7,000 00	103½	7,245 00	
Seneca Falls school district.....	3½	20,000 00	100½	20,150 00	
Waterloo school district.....	4	5,600 00	102	5,712 00	
City of Middletown.....	2½	5,000 00	100	5,000 00	
City of Cleveland.....	4	10,000 00	103½	10,375 00	
N. Y. Central R.R.....	3½	5,000 00	100	5,000 00	
Chicago & Alton R.R.....	3	5,000 00	85	4,250 00	
Chicago & N. W. R.R.....	Var.	17,000 00	Var.	17,515 00	
C. R. I. & P. R.R.....	4	10,000 00	106½	10,675 00	
Chi., M. & St. P. R.R.....	6	2,000 00	110	2,200 00	
Illinois Central R.R.....	Var.	25,000 00	Var.	22,390 00	
F., Johnston & G. R.R.....	4½	5,000 00	96	4,800 00	
Maine Central R.R.....	4	4,000 00	104	4,160 00	
Delaware & Hudson R.R.....	6	8,000 00	102	8,160 00	
Buffalo Creek R.R.....	5	5,000 00	120	6,000 00	
Metropolitan Elev. R.R.....	6	10,000 00	107½	10,750 00	
					258,925 00
Second mortgage acquired in satisfaction of judgment.....					400 00
Other real estate.....	Cost	4,795 34		Est. value	3,000 00
Land contracts.....					1,210 57
Furniture and fixtures.....		500 00			
Insurance and taxes advanced.....					15 10
					\$459,945 64
Cash on hand.....				\$1,792 30	
Cash deposited in banks and trust companies.....				61,432 66	
					63,224 96
Interest accrued on bonds and mortgages.....				\$2,065 51	
Interest accrued on bond investments.....				2,111 07	
Interest accrued on bank deposits.....				273 98	
Interest accrued on land contracts.....				8 32	
					4,458 88
Rents.....					4 00
					\$527,633 48
LIABILITIES.					
Due depositors.....				\$489,561 11	
Interest accrued to depositors.....				2,052 85	
Salaries and franchise tax accrued.....				470 76	
					492,084 72
Surplus on market value.....					\$35,548 76
Surplus on par value.....					\$31,823 76

REPORT ON SAVINGS BANKS.

SENECA FALLS SAVINGS BANK, SENECA FALLS—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$151,730 00		
Less over one year in arrears.....		7,700 00		
		<u>\$144,030 00</u>	<u>\$7,201 50</u>	
Bonds and mortgages.....	5½	\$7,500 00	412 50	
Bonds and mortgages.....	6	37,164 97	2,229 90	
Bond investments.....	3	27,000 00	810 00	
Bond investments.....	3½	40,500 00	1,417 50	
Bond investments.....	3½	20,000 00	750 00	
Bond investments.....	4	116,700 00	4,668 00	
Bond investments.....	4½	12,000 00	540 00	
Bond investments.....	5	14,000 00	700 00	
Bond investments.....	6	20,000 00	1,200 00	
Bond investments.....	7	5,000 00	350 00	
Land contracts.....	5	114 00	5 70	
Land contracts.....	6	1,096 57	65 79	
Cash deposited.....	2½	3,506 87	87 67	
Cash deposited.....	3	36,542 68	1,096 28	
Cash deposited.....	3½	10,121 49	354 25	
Cash deposited.....	4	11,261 62	450 46	
Rents.....				\$22,339 55
				<u>156 00</u>
				<u>\$22,495 55</u>
CHARGES.				
Interest to depositors.....			\$14,491 00	
Salaries.....			2,000 00	
Rent.....			175 00	
Taxes, repairs and insurance on other real estate.....			272 59	
Legal expenses.....			184 35	
Printing, advertising, stationery and blank books.....			96 25	
Fuel, lights and attendance.....			130 45	
Franchise tax.....			330 10	
Other expenses.....			383 33	
				<u>18,063 07</u>
Excess of income.....				<u>\$4,432 48</u>

SING SING SAVINGS BANK, OSSINING.

[Examined March 20, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$1,626,758 96
Stocks and bonds:					
United States.....	4	\$40,000 00	132½	\$53,000 00	
City of New York.....	Var.	133,000 00	Var.	136,045 00	
City of Albany.....	7	10,000 00	119	11,900 00	
City of Yonkers.....	3½	56,000 00	101	56,560 00	
City of Boston.....	Var.	40,000 00	Var.	42,580 00	
City of Pittsburgh.....	3½	30,000 00	100	30,000 00	
County of Westchester.....	Var.	108,242 00	Var.	107,742 00	
Village of Lansingburg.....	4	20,000 00	108½	21,700 00	
Village of Catskill.....	4	4,000 00	100	4,000 00	
Village of Irvington.....	3 15	36,800 00	100	36,800 00	
Village of Sing Sing.....	3½	9,000 00	100	9,000 00	
Village of White Plains.....	4	9,000 00	107	9,630 00	
Village of Pleasantville.....	4½	5,850 00	106	6,201 00	
Town of Newtown.....	5	20,000 00	106½	21,300 00	
Town of Seneca Falls.....	5	10,000 00	110	11,000 00	
Town of New Lots.....	5	10,000 00	100	10,000 00	
Town of Scarsdale.....	3½	35,000 00	100	35,000 00	
Town of New Castle.....	4	2,000 00	100	2,000 00	
Town of Mount Pleasant....	4	10,000 00	103	10,300 00	

SING SING SAVINGS BANK, OSSINING—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Greenburgh school district.	4	\$28,000 00	103	\$28,840 00	
Cortland school district.	4	9,000 00	101½	9,135 00	
Ossining school district.	4	6,200 00	101½	6,283 00	
Yorktown school district.	5	400 00	100	400 00	
N. Y. Central (L. S. & M. S. R.R.)	3½	65,000 00	101	65,650 00	
Illinois Central R.R.	Var.	70,000 00	Var.	63,937 50	
Chi., Mil. & St. Paul R.R.	Var.	55,000 00	Var.	57,587 50	
Chi., Bur. & Quincy R.R.	Var.	75,000 00	Var.	73,558 32	
Chicago & N. W. R.R.	3½	5,000 00	98	4,900 00	
Other real estate.	Cost	8,000 00		Est. value	\$925,059 32
Cash on hand.				\$12,552 06	3,000 00
Cash deposited in banks and trust companies.				259,810 87	
Interest accrued on bonds and mortgages.				\$20,440 83	272,362 93
Interest accrued on bond investments.				8,212 42	
Interest accrued on deposits in banks.				1,654 00	
Total assets.					\$2,857,488 46
LIABILITIES.					
Due depositors.				\$2,590,094 56	
Interest accrued to depositors.				21,439 32	
Salaries accrued.				700 00	
					2,612,233 88
Surplus on market value.					\$245,254 58
Surplus on par value.					\$222,687 26

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.	4	\$23,000 00	\$920 00	
Bonds and mortgages.	4½	857,300 00	38,578 50	
Bonds and mortgages.	5	\$717,626 96		
Less over one year in arrears.		12,000 00		
Bonds and mortgages.	5	\$705,626 96	35,281 35	
Bonds and mortgages.	6	\$28,832 00	1,729 92	
Bond investments.	3	35,000 00	1,050 00	
Bond investments.	3½	50,000 00	1,550 00	
Bond investments.	3½	36,800 00	1,159 20	
Bond investments.	3½	30,000 00	975 00	
Bond investments.	3½	393,242 00	13,763 47	
Bond investments.	4	203,200 00	8,128 00	
Bond investments.	4½	5,850 00	263 25	
Bond investments.	5	118,400 00	5,920 00	
Bond investments.	6	15,000 00	900 00	
Bond investments.	7	15,000 00	1,050 00	
Cash deposited.	2	25,141 86	502 84	
Cash deposited.	3	154,669 01	4,640 07	
Cash deposited.	3½	40,000 00	1,400 00	
Cash deposited.	4	40,000 00	1,600 00	
				\$119,411 09

REPORT ON SAVINGS BANKS.

SING SING SAVINGS BANK, OSSINING—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors.....			\$97,698 57	
Salaries.....			5,700 00	
Rent.....			480 00	
Taxes, repairs and insurance on other real estate.....			60 00	
Printing, advertising, stationery and blank books.....			315 00	
Fuel, lights and attendance.....			370 00	
Tax on surplus.....			2,177 17	
Other expenses.....			465 00	
				\$107,265 74
Excess of income.....				\$12,145 86

STATEN ISLAND SAVINGS BANK, STAPLETON.

[Examined April 19, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$1,251,966 50
Stocks and bonds:					
United States.....	4	\$110,000 00	105	\$115,500 00	
City of Greater New York.....	Var.	571,400 00	Var.	574,656 00	
City of Boston.....	3½	100,000 00	102½	102,500 00	
Railroad first mortgage.....	Var.	300,000 00	Var.	304,750 00	
					1,097,406 00
Banking house and lot.....	Cost	49,192 47		Est. value	26,000 00
Other real estate.....	Cost	115,252 85		Est. value	94,597 00
Cash on hand.....				\$9,940 78	
Cash deposited in banks and trust companies.....				215,043 67	
					224,984 45
Rents accrued.....					4,011 49
Interest accrued on bonds and stocks.....				\$9,939 75	
Interest accrued on bonds and mortgages.....		\$16,376 02			
Less over one year in arrears.....		277 00			
				16,099 02	
Interest accrued on deposits in banks and trust companies.....				2,065 56	
					28,104 33
					\$2,727,069 77
LIABILITIES.					
Due depositors.....				\$2,515,423 52	
Interest accrued to depositors.....				23,921 46	
					2,539,344 98
Surplus on market value.....					\$187,724 79
Surplus on par value.....					\$171,718 79

STATEN ISLAND SAVINGS BANK, STAPLETON—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$460,500 00	\$18,420 00	
Bonds and mortgages.....	5½	8,050 00	442 75	
Bonds and mortgages.....	5	\$501,970 00		
Less over one year in arrears.....		1,800 00		
		\$500,170 00	25,008 50	
Bonds and mortgages.....	6	\$281,446 50		
Less over one year in arrears.....		2,500 00		
		\$278,946 50	16,736 79	
Bonds and stocks.....	3	\$450,000 00	13,500 00	
Bonds and stocks.....	3½	300,000 00	10,500 00	
Bonds and stocks.....	4	260,000 00	10,400 00	
Bonds and stocks.....	5	64,400 00	3,220 00	
Bonds and stocks.....	7	7,000 00	490 00	
Cash deposited.....	2	22,601 61	452 03	
Cash deposited.....	3	192,318 65	5,769 56	
Rents.....				\$104,939 63
				12,106 00
				\$117,045 63
CHARGES.				
Interest to depositors.....			\$79,738 92	
Salaries.....			8,460 00	
Taxes, repairs and insurance on banking house.....			1,862 44	
Taxes, repairs and insurance on other real estate.....			5,422 81	
Legal expenses.....			185 00	
Printing, advertising, stationery, etc.....			767 70	
Fuel, light and attendance.....			2,439 86	
State tax, per surplus.....			1,763 59	
Other expenses.....			1,459 34	
				102,099 66
Excess of income.....				\$14,945 97

TROY SAVINGS BANK, TROY.

[Examined February 20, 1906.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$1,698,500 00
Stocks and bonds:					
United States Government.....	4	\$200,000 00	130	\$260,000 00	
State of Maine.....	3	300,000 00	97	291,000 00	
State of Connecticut.....	3	250,000 00	97	242,500 00	
State of Massachusetts.....	Var.	380,000 00	Var.	368,985 00	
State of New Hampshire.....	4	100,000 00	103	103,000 00	
State of Rhode Island.....	3½	50,000 00	101	50,500 00	
County of New York.....	3.30	50,000 00	100	50,000 00	
County of Rensselaer.....	Var.	394,193 02	100	394,193 02	
County of Erie.....	Var.	130,000 00	Var.	145,600 00	
County of Kings.....	4	40,000 00	Var.	41,425 00	
County of Albany.....	4	20,000 00	101½	20,300 00	
City of New York.....	Var.	650,500 00	Var.	665,575 00	
City of Albany.....	4	50,000 00	106½	53,125 00	
City of Buffalo.....	Var.	302,000 00	Var.	320,505 00	
City of Troy.....	Var.	1,050,849 35	Var.	1,063,920 33	
City of Syracuse.....	Var.	91,000 00	100	91,000 00	
City of Rochester.....	Var.	285,000 00	Var.	288,000 00	
City of Elmira.....	4	14,000 00	100	14,000 00	
City of Schenectady.....	4	150,000 00	Var.	158,000 00	

TROY SAVINGS BANK, TROY—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
City of Yonkers.....	7	\$8,000 00	100	\$8,000 00	
City of Niagara Falls.....	4	82,500 00	104½	86,212 50	
City of Kingston.....	3½	50,000 00	100	50,000 00	
City of Boston.....	Var.	395,000 00	Var.	409,625 00	
City of St. Louis.....	Var.	261,000 00	Var.	256,170 00	
City of Fall River.....	4	135,000 00	107	144,450 00	
City of Milwaukee.....	5	22,000 00	107	23,540 00	
City of Cleveland.....	4	315,000 00	107½	339,412 50	
City of Philadelphia.....	3½	25,000 00	100	25,000 00	
City of Providence.....	4	175,000 00	Var.	186,437 50	
City of Minneapolis.....	4	50,000 00	107½	53,625 00	
City of Allegheny.....	Var.	100,000 00	Var.	102,750 00	
City of Worcester.....	4	100,000 00	109	109,000 00	
City of Grand Rapids.....	4	55,000 00	101	55,550 00	
City of Cambridge.....	3½	50,000 00	100	50,000 00	
City of Pittsburgh.....	3½	250,000 00	97	242,500 00	
City of Newark.....	4	100,000 00	106	106,000 00	
City of Scranton.....	8½	33,000 00	100	33,000 00	
City of Los Angeles.....	3½	140,000 00	101	141,400 00	
Village of Ossining.....	4	30,000 00	103	30,900 00	
Village of Avon.....	4	15,000 00	101	15,150 00	
Village of Tarrytown.....	3½	40,000 00	101	40,400 00	
Village of Canandaigua.....	3.65	60,000 00	100	60,000 00	
Lansingburgh school district.....	4	18,000 00	101	18,180 00	
N. Y. C. R. R.....	Var.	1,050,000 00	Var.	1,057,000 00	
Chic. & N. W. R.R.....	Var.	250,000 00	Var.	259,375 00	
Chic. Bur. & Quincy R.R.....	Var.	300,000 00	Var.	304,000 00	
Ill. Cent. R. R.....	3½	50,000 00	94	47,000 00	
Chic., R. I. & Pac. R.R.....	4	200,000 00	103½	206,500 00	
Chic., Mil. & St. Paul R.R.....	Var.	175,000 00	Var.	191,250 00	
Manhattan Elev. R.R.....	4	100,000 00	103½	103,500 00	
Boston & Maine R.R.....	6	55,000 00	101	55,550 00	
Del. & Hudson R.R.....	Var.	160,000 00	Var.	163,200 00	
Penn. R.R.....	4	100,000 00	103	103,000 00	
Louisville & Nashville R.R.....	4	50,000 00	104	52,000 00	
Banking house and lot.....	Cost	\$481,675 00		Book value	\$9,751,305 85
Other real estate.....	Cost	13,049 33		Est. value	120,000 00
Taxes advanced on mortgaged property.....					12,000 00
Cash on hand.....				\$41,374 27	161 22
Cash deposited in banks and trust companies.....				676,650 79	
Interest accrued on bonds and mortgages.....				\$20,796 56	718,025 06
Interest accrued on bond investments.....				66,456 09	
Interest accrued on deposits in banks.....				2,834 37	
Rents accrued.....					90,087 01
					301 46
					\$12,390,380 60
LIABILITIES.					
Due depositors.....				\$11,175,874 44	
Interest accrued to depositors.....				141,628 80	
Salaries accrued.....				837 40	
Franchise tax accrued.....				5,580 00	
					\$11,323,918 64
Surplus on market value.....					\$1,066,461 96
Surplus on par value.....					822,198 48

TROY SAVINGS BANK, TROY—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$1,016,950 00	\$40,678 00	
Bonds and mortgages.....	4½	528,650 00	23,789 25	
Bonds and mortgages.....	5	151,000 00	7,595 00	
Bonds and mortgages.....	5½	1,000 00	55 00	
Bond investments.....	3	1,289,000 00	38,070 00	
Bond investments.....	3½	461,000 00	14,982 50	
Bond investments.....	3½	50,000 00	1,650 00	
Bond investments.....	3½	3,004,500 00	105,157 50	
Bond investments.....	3.65	60,000 00	2,190 00	
Bond investments.....	3½	180,000 00	6,750 00	
Bond investments.....	3½	37,693 02	1,432 33	
Bond investments.....	4	3,532,349 35	141,293 97	
Bond investments.....	4½	35,000 00	1,575 00	
Bond investments.....	5	272,500 00	13,625 00	
Bond investments.....	6	305,000 00	18,300 00	
Bond investments.....	7	300,000 00	21,000 00	
Cash deposited.....	3½	676,650 79	23,682 78	
Rents.....				\$461,826 33
				5,825 00
				\$467,651 33
CHARGES.				
Interest to depositors.....			\$372,156 61	
Salaries.....			13,800 00	
Taxes, repairs and insurance on banking house.....			8,257 29	
Taxes, repairs and insurance on other real estate.....			2,329 99	
Printing, advertising, stationery and blank books.....			1,020 48	
Fuel, lights and attendance.....			3,020 91	
Other expenses, including surplus tax.....			11,877 11	
				412,462 39
Excess of income.....				\$55,188 94

ULSTER COUNTY SAVINGS INSTITUTION, KINGSTON.

[Examined May 5, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$1,212,316 00
Stocks and bonds:					
State of Tennessee.....	3	\$50,000 00	97	\$48,500 00	
State of Utah.....	4	25,000 00	104½	26,125 00	
City of Cleveland.....	4	25,000 00	105	26,250 00	
City of Trenton.....	4	29,000 00	Var.	29,070 00	
City of Camden.....	4	25,000 00	109	27,250 00	
City of Kingston.....	Var.	205,958 40	Var.	208,483 19	
City of New York.....	3½	136,100 00	Var.	139,638 00	
City of Poughkeepsie.....	3½	2,000 00	100	2,000 00	
City of Newburgh.....	4	8,500 00	103	8,755 00	
City of Elmira.....	4	15,000 00	103	15,450 00	
City of Albany.....	3½	30,000 00	101	30,300 00	
City of Rochester.....	3½	50,000 00	101	50,500 00	
City of Cohoes.....	3½	36,106 45	101	37,275 51	
City of Niagara Falls.....	4	5,000 00	100	5,000 00	
City of Yonkers.....	4	5,800 00	103½	6,003 00	
County of Ulster.....	4	152,000 00	105	159,600 00	
County of St. Lawrence.....	4	25,000 00	105	26,250 00	
County of Saratoga.....	3½	8,000 00	100½	8,040 00	
Town of Massena.....	4	10,000 00	103½	10,350 00	
Town of Kingsbury.....	4	5,000 00	100½	5,037 50	
Town of Rye.....	4	4,000 00	102	4,080 00	
Town of East Chester.....	4	10,000 00	106	10,600 00	

ULSTER COUNTY SAVINGS INSTITUTION, KINGSTON—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Town of Carlton.....	4	\$7,000 00	101	\$7,070 00	
Town of Yates.....	4	36,000 00	102	36,720 00	
Town of Naples.....	3.65	46,000 00	100½	46,230 00	
Town of Thompson.....	4	25,000 00	105½	26,375 00	
Town of Liberty.....	4	5,000 00	105½	5,275 00	
Town of Olive.....	4	4,000 00	101	4,040 00	
Village of Mount Vernon...	4	15,000 00	100½	15,075 00	
Village of West Troy.....	4	11,000 00	101½	11,165 00	
Village of Carthage.....	4	10,000 00	105	10,500 00	
Village of Waverly.....	4	15,000 00	103	15,450 00	
Village of Saugerties.....	4	16,500 00	103½	17,077 50	
Village of Mechanicville....	4	10,000 00	103½	10,350 00	
Village of North Pelham....	4	10,500 00	107	11,235 00	
Village of Brocton.....	4	10,000 00	106	10,600 00	
Village of Leroy.....	4	15,000 00	102	15,300 00	
Village of Lima.....	3½	17,000 00	100	17,000 00	
Village of White Plains....	3½	25,000 00	100	25,000 00	
Village of Saratoga Springs	4	44,000 00	105	46,200 00	
Village of Pleasantville....	4	14,000 00	103	14,420 00	
Village of Matteawan.....	3.70	28,000 00	101½	28,420 00	
Village of Silver Springs....	4	15,000 00	105½	15,825 00	
Village of Saugerties.....	4	26,460 00	105	27,783 00	
Village of Horseheads.....	3.80	46,500 00	102	47,430 00	
Village of Stamford.....	4	7,800 00	105	8,160 00	
Village of Schoharie.....	3.70	30,000 00	103	30,900 00	
Cornwall school district....	4	28,000 00	103½	28,910 00	
Colchester school district...	4	6,000 00	102	6,120 00	
Marlboro school district....	4½	400 00	100	400 00	
Ulster school district.....	4	600 00	100	600 00	
King school district.....	4	7,000 00	101	7,070 00	
Highland school district....	3½	15,000 00	100	15,000 00	
N. Y. C. R.R.....	3½	75,000 00	Var.	75,562 50	
Chic., Bur. & Quincy R.R.	3½	50,000 00	97	48,500 00	
Banking house and lot.....	Cost	75,000 00		Est. value	\$1,570,350 20
Other real estate.....	Cost	68,984 41		Est. value	35,000 00
Land contracts.....					44,275 00
Cash on hand.....				\$8,977 34	8,740 00
Cash deposited in banks and trust companies.....				193,003 42	
Insurance and taxes advanced on mortgaged property....					201,980 76
Interest accrued on bonds and mortgages.....				\$21,124 67	2,028 51
Interest accrued on bond investments.....				13,483 11	
Interest accrued on land contracts.....				230 66	
Interest accrued on deposits in banks and trust companies....				2,310 00	
Rents accrued.....					37,148 44
					1,275 00
					\$3,113,113 91
LIABILITIES.					
Due depositors.....				\$2,954,498 06	
Interest accrued to depositors				33,886 09	
Taxes and salaries accrued..				734 76	
					2,989,118 90
Surplus on market value.....					\$123,995 01
Surplus on par value.....					\$89,469 66

EXAMINATIONS.

449

ULSTER COUNTY SAVINGS INSTITUTION, KINGSTON—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$212,500 00	\$8,500 00	
Bonds and mortgages.....	4½	66,000 00	2,970 00	
Bonds and mortgages.....	5	\$829,368 00		
Less over one year in arrears.....		68,750 00		
		\$760,618 00	38,030 90	
Bonds and mortgages.....	6	\$104,448 00		
Less over one year in arrears.....		14,500 00		
		\$89,948 00	5,396 88	
Bond investments.....	3	\$57,500 00	1,725 00	
Bond investments.....	3½	605,806 45	21,203 23	
Bond investments.....	3.65	46,000 00	1,679 00	
Bond investments.....	3.70	58,000 00	2,146 00	
Bond investments.....	3.80	46,500 00	1,767 00	
Bond investments.....	4	711,118 40	28,444 74	
Bond investments.....	4½	10,900 00	490 50	
Deposits in banks.....	3	42,394 37	1,271 83	
Deposits in banks.....	4	150,000 05	6,024 36	
Land contracts.....	5	8,740 00	437 00	
Rents.....				\$120,086 44
				6,702 00
				\$126,788 44
CHARGES.				
Interest to depositors.....			\$98,384 78	
Salaries.....			6,100 00	
Taxes, repairs and insurance on banking house.....			1,675 00	
Taxes, repairs and insurance on other real estate.....			3,000 00	
Legal expenses.....			500 00	
Printing, advertising, stationery, and blank books.....			1,000 00	
Fuel, lights and attendance.....			750 00	
Other expenses, including tax on surplus.....			2,500 00	
				113,909 78
Excess of income.....				\$12,878 66

UNION SAVINGS BANK OF WESTCHESTER COUNTY, MAMARONECK.

[Examined June 21, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$265,708 55
Stocks and bonds:					
County of Westchester.....	Var.	\$10,000 00	100	\$10,000 00	
Town of Flatbush.....	4	\$2,000 00	101	\$2,080 00	
Town of Mamaroneck.....	4	6,888 88	Var.	6,934 77	
Town of Lysander.....	3½	10,000 00	100	10,000 00	
Town of Rye.....	4	14,750 00	103	15,192 50	
Jamaica school district.....	5	5,000 00	108½	5,425 00	
Chicago & Alton R.R.....	3	10,000 00	85	8,500 00	
Chi., Bur. & Quincy R.R.....	3½	10,000 00	98	9,800 00	
Chi., Rock Is. & Pac. R.R.....	4	20,000 00	Var.	20,250 00	
Chicago & N. W. R.R.....	3½	5,000 00	97½	4,862 50	
Chi., Mil. & St. Paul R.R.....	3½	10,000 00	98½	9,850 00	
Michigan Central R.R.....	5	2,000 00	122	2,440 00	
Manhattan Elevated R.R.....	4	5,000 00	104½	5,225 00	
					110,559 77

UNION SAVINGS BANK OF WESTCHESTER COUNTY, MAMARONECK—(Continued)

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Total
			Rate.	Amount.	
Cash on hand.....		\$8,240 74			\$8,2
Deposited in banks and trust companies.....					57,3
Interest accrued on bonds and mortgages.....				\$2,508 03	
Interest accrued on bond investments.....				854 40	
Interest accrued on bank deposits.....				294 84	3,6
					\$445,4
LIABILITIES.					
Due depositors.....				\$412,828 35	
Interest accrued to depositors.....				6,010 00	
Salaries and franchise tax accrued.....				615 83	419,4
Surplus on market value.....					\$26,0
Surplus on par value.....					26,1

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Total
Bonds and mortgages.....	5	\$182,950 00	\$9,147 50	
Bonds and mortgages.....	5½	3,600 00	198 00	
Bonds and mortgages.....	6	79,158 55	4,749 51	
Bond investments.....	3	10,000 00	300 00	
Bond investments.....	3½	35,000 00	1,225 00	
Bond investments.....	4	53,638 88	2,145 58	
Bond investments.....	5	12,000 00	600 00	
Bank deposits.....	2	40,382 37	807 65	
Bank deposits.....	3	16,630 99	498 92	
Bank deposits.....		318 61		\$19,6
CHARGES.				
Interest to depositors.....			\$12,725 00	
Salaries.....			2,925 00	
Rent.....			240 00	
Printing, advertising, stationery and blank books.....			251 37	
Fuel, lights and attendance.....			241 27	
Franchise tax.....			320 11	
Other expenses.....			140 65	16,8
Excess of income.....				\$2,8

UNION SQUARE SAVINGS BANK, NEW YORK.

[Examined January 17, 1906.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$4,659,900 00
Stocks and bonds:					
State of Maine.....	3	\$105,000 00	98½	\$101,062 50	
State of Massachusetts.....	Var.	1,250,000 00	Var.	1,235,312 50	
State of Connecticut.....	3	110,000 00	98	107,800 00	
City of Greater New York.....	Var.	964,000 00	100	964,000 00	
Chi., Bur. & Quincy R.R.....	3½	400,000 00	94½	378,000 00	
Chi., Mil. & St. Paul R.R.....	4	200,000 00	109½	219,000 00	
Chi., Mil. & St. Paul R.R.....	3½	100,000 00	96	96,000 00	
Chi. & N. W. R.R.....	3½	350,000 00	100	350,000 00	
Illinois Central R.R.....	3½	200,000 00	93	186,000 00	
Lake Shore & Mich. So. R.R.....	3½	300,000 00	100	300,000 00	
N. Y. C. & H. R. R.R.....	3½	300,000 00	99	297,000 00	
					4,234,175 00
Cash on hand.....				\$32,716 76	
Cash deposited.....				472,474 30	
					505,191 06
Banking house.....	Cost	172,820 00		Est. value	172,820 00
Cost of plans for new building					8,000 00
Interest accrued on bonds and mortgages.....					82,480 83
Interest accrued on stocks and bonds.....					22,897 06
Interest accrued on deposits in banks and trust companies.....					735 00
Rents accrued.....					176 00
					\$9,686,374 95
LIABILITIES.					
Due depositors.....				\$8,678,470 21	
Interest accrued.....				12,882 56	
					8,691,352 77
Surplus on market value.....					\$995,022 18
Surplus on par value.....					950,197 18

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$3,021,500 00	\$120,860 00	
Bonds and mortgages.....	4½	1,486,000 00	66,870 00	
Bonds and mortgages.....	5	152,400 00	7,620 00	
Bonds and stocks.....	3	1,115,000 00	33,450 00	
Bonds and stocks.....	3½	2,927,000 00	102,445 00	
Bonds and stocks.....	3.30	5,000 00	165 00	
Bonds and stocks.....	4	232,000 00	9,280 00	
Cash deposited.....	3	222,474 30	6,674 22	
Cash deposited.....	3½	250,000 00	8,750 00	
				\$356,114 22
Rents.....				6,600 00
				\$362,714 22
CHARGES.				
Interest to depositors.....			\$289,860 80	
Salaries.....			23,300 00	
Taxes, repairs and insurance on banking house.....			3,652 00	
Legal expenses.....			340 00	
Printing, advertising, stationery, etc.....			2,498 00	
Fuel, lights and attendance.....			917 00	
State tax on surplus.....			9,541 00	
Other expenses.....			1,549 00	
				331,657 89
Excess of income.....				\$31,056 33

UNITED STATES SAVINGS BANK OF THE CITY OF NEW YORK.

[Examined January 12, 1906.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$1,707,24
Stocks and bonds:					
State of Massachusetts.....	3½	\$25,000 00	104	\$26,000 00	
City of New York.....	Var.	314,539 34	Var.	313,636 45	
City of Boston.....	3½	50,000 00	100	50,000 00	
City of Lowell.....	4	5,000 00	100	5,000 00	
City of Holyoke.....	4	2,000 00	Var.	2,020 00	
City of Detroit.....	3½	2,000 00	100	2,000 00	
City of St. Louis.....	Var.	39,500 00	Var.	38,450 00	
City of Cincinnati.....	7.30	4,000 00	102	4,080 00	
City of Cleveland.....	4	31,000 00	Var.	32,110 00	
City of Milwaukee.....	4	17,000 00	Var.	17,835 00	
City of Rochester.....	3½	5,000 00	100	5,000 00	
N. Y. C. & H. R. R.R.....	3½	40,000 00	99	39,800 00	
Ill. Cent. R.R. (St. L. Div.).....	3½	25,000 00	95	23,750 00	
Ottum. C. F. & St. P. R.R.....	5	1,000 00	104	1,040 00	
B. V. R.R. (C. & N. W.).....	3½	10,000 00	96½	9,650 00	
Chicago & Alton.....	3	50,000 00	82½	41,375 00	
C. B. & Q. R.R. (Ill. Div.).....	3½	75,000 00	95	71,250 00	
Sioux City & Pac. R.R.....	3½	28,000 00	96	26,880 00	
Chic. R. I. & Pac. R.R.....	4	19,000 00	103	19,570 00	
Svr., Bing & N. Y. R.R.....	7	6,000 00	103½	6,210 00	
Manhattan Railway.....	4	50,000 00	104	52,000 00	
Met. Elevated R.R.....	6	29,000 00	105	30,450 00	
Cash on hand.....				\$6,774 74	817,94
Cash deposited.....				168,189 90	174,94
Furniture and fixtures.....					2,00
Interest accrued on stocks and bonds.....				\$4,770 85	
Interest accrued on bonds and mortgages.....				12,269 50	
Interest accrued on cash deposited in banks and trust companies.....				247 66	17,28
LIABILITIES.					\$2,719,40
Due depositors.....				\$2,682,010 24	
Interest accrued to depositors.....				2,458 50	2,684,40
Surplus on market value.....					\$34,94
Surplus on par value.....					45,07

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$171,000 00	\$7,267 50	
Bonds and mortgages.....	4½	655,500 00	29,497 50	
Bonds and mortgages.....	5	853,250 00	42,662 50	
Bonds and mortgages.....	6	27,500 00	1,650 00	
Stocks and bonds.....	3	88,539 34	2,656 18	
Stocks and bonds.....	3½	45,000 00	1,462 50	
Stocks and bonds.....	3.30	1,000 00	33 00	
Stocks and bonds.....	3½	475,000 00	16,625 00	
Stocks and bonds.....	3.65	3,500 00	127 75	
Stocks and bonds.....	4	124,000 00	4,960 00	
Stocks and bonds.....	4½	50,000 00	2,250 00	
Stocks and bonds.....	5	1,000 00	50 00	
Stocks and bonds.....	6	30,000 00	1,800 00	
Stocks and bonds.....	7	6,000 00	420 00	
Stocks and bonds.....	7.30	4,000 00	292 00	
Cash deposited.....	3	46,590 40	1,397 71	
Cash deposited.....	3½	121,599 50	4,255 98	\$117,40

UNITED STATES SAVINGS BANK OF THE CITY OF NEW YORK—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors.....			\$80,460 31	
Salaries.....			7,352 00	
Rent.....			3,500 00	
Printing, advertising and stationery.....			200 00	
Fuel, lights and attendance.....			175 00	
State tax on surplus.....			201 33	
Mortgage tax.....			206 14	
Other expenses.....			2,028 03	
				\$94,122 81
Excess of income.....				\$23,284 81

WALDEN SAVINGS BANK, WALDEN.

[Examined March 1, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$204,002 00
Stocks and bonds:					
United States.....	Var.	\$56,000 00	Var.	\$72,050 00	
State of Massachusetts.....	3½	5,000 00	105	5,250 00	
State of Tennessee.....	3	5,000 00	97	4,850 00	
County of Queens.....	4	5,000 00	106	5,300 00	
County of Columbia.....	4	5,000 00	105	5,250 00	
County of Rensselaer.....	3½	6,000 00	100½	6,030 00	
County of Dutchess.....	3½	5,000 00	100½	5,037 50	
City of Cleveland.....	4	10,000 00	107	10,700 00	
City of Cincinnati.....	7.30	6,000 00	103	6,180 00	
City of New York.....	Var.	10,000 00	Var.	10,875 00	
City of Rochester.....	3½	20,000 00	100½	20,100 00	
City of Buffalo.....	Var.	4,000 00	Var.	4,460 00	
City of Poughkeepsie.....	Var.	3,000 00	Var.	3,360 00	
City of Little Falls.....	3½	10,000 00	100	10,000 00	
City of New Rochelle.....	3½	10,000 00	100	10,000 00	
City of Syracuse.....	4	5,000 00	101½	5,075 00	
City of Jamestown.....	4	10,000 00	100	10,000 00	
Town of Thompson.....	3½	11,000 00	100	11,000 00	
Town of Liberty.....	4	8,000 00	104½	8,360 00	
Town of Arcadia.....	3½	10,000 00	100	10,000 00	
Town of Shawangunk.....	5	4,000 00	106	4,240 00	
Town of Hamptonburgh.....	4	4,000 00	101	4,040 00	
Town of New Windsor.....	4	20,000 00	Var.	20,740 00	
Town of Montgomery.....	4	8,000 00	101	8,080 00	
Town of Seneca Falls.....	4	5,000 00	102½	5,125 00	
Village of Goshen.....	4	13,000 00	104	13,520 00	
Village of Port Jervis.....	4	20,000 00	102	20,400 00	
Village of Hammondsport.....	4	5,000 00	102½	5,125 00	
Village of Montgomery.....	4	2,000 00	100	2,000 00	
Village of Larchmont.....	4	5,000 00	104	5,200 00	
Village of Ballston Spa.....	3½	10,000 00	100	10,000 00	
Village of Lima.....	3½	5,000 00	100	5,000 00	
Village of Lancaster.....	3½	10,000 00	100	10,000 00	
Village of Suffern.....	3½	7,500 00	100	7,500 00	
Village of Dolgeville.....	3.50	8,000 00	102	8,160 00	
Village of Walden.....	Var.	25,300 00	Var.	25,519 00	
Village of White Plains.....	3½	10,000 00	100	10,000 00	
Village of Holley.....	4	15,000 00	103	15,450 00	
Village of Mechanicville.....	3½	5,000 00	103	5,150 00	
Hempstead school district.....	4	14,500 00	102½	14,862 50	
Montgomery school district.....	4	4,900 00	101	4,949 00	
Highland school district.....	4	15,000 00	102	15,300 00	
Saratoga school district.....	4	15,000 00	101	15,150 00	
New York Central R.R.....	3½	10,000 00	102	10,200 00	
Illinois Central R.R.....	3½	10,000 00	Var.	9,925 00	
Chi., Bur. & Quincy R.R.....	Var.	25,000 00	Var.	24,500 00	
					504,013 00

WALDEN SAVINGS BANK, WALDEN—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Total
			Rate.	Amount.	
Bank lot (building site).....	Cost	\$2,000 00		Est. value	\$2.
Other real estate.....	Cost	4,946 05		Est. value	4.
Cash on hand.....				\$381 36	
Cash deposited in banks.....				28,510 83	28.
Interest accrued on bonds and mortgages.....				\$2,087 73	
Interest accrued on bond investments.....				4,314 88	
Interest accrued on deposits in banks.....				40 00	
Rents accrued.....					6.
LIABILITIES.					\$749.
Due depositors.....				\$680,277 66	
Interest accrued to depositors.....				4,170 00	
Salaries and rent accrued.....				112 49	
					684.
Surplus on market value.....					\$64.
Surplus on par value.....					41.

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Total
Bonds and mortgages.....	4	\$15,000 00	\$600 00	
Bonds and mortgages.....	4½	4,000 00	180 00	
Bonds and mortgages.....	5	\$146,427 00		
Less over one year in arrears.....		2,100 00		
		\$144,327 00	7,216 35	
Bonds and mortgages.....	6	\$38,575 00		
Less over one year in arrears.....		1,500 00		
		\$37,075 00	2,224 50	
Bond investments.....	3	\$14,000 00	420 00	
Bond investments.....	3½	174,500 00	6,102 50	
Bond investments.....	3½	5,000 00	187 50	
Bond investments.....	3.90	8,000 00	312 00	
Bond investments.....	4	250,700 00	10,388 00	
Bond investments.....	5	10,000 00	500 00	
Bond investments.....	7	3,000 00	210 00	
Bond investments.....	7½	6,000 00	438 00	
Cash deposited in banks.....	2	28,510 83	570 21	
Rents.....				\$29.
CHARGES.				\$29.
Interest to depositors.....			\$25,000 00	
Salaries.....			2,000 00	
Rent.....			175 00	
Taxes, repairs and insurance on banking house and lot.....			23 48	
Taxes, repairs and insurance on other real estate.....			200 00	
Printing, advertising, stationery and blank books.....			95 00	
Tax on surplus.....			360 00	
Other expenses.....			70 00	
				27.
Excess of income.....				\$1.

WATERTOWN SAVINGS BANK, WATERTOWN.

[Examined January 23, 1906.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$889,486 09
Stocks and bonds:					
City of Pittsburgh.....	5	\$9,500 00	105	\$9,975 00	
City of Jamestown.....	4	3,000 00	100½	3,015 00	
City of Watertown.....	Var.	77,020 83	Var.	77,776 21	
County of Lewis.....	4	8,000 00	100	8,000 00	
County of Jefferson.....	4	67,088 44	100	67,088 44	
County of Clinton.....	3½	7,000 00	100	7,000 00	
Town of Rossie.....	Var.	6,600 00	Var.	6,621 00	
Town of Rutland.....	4	4,400 00	100½	4,422 00	
Town of Hounsfield.....	4	4,000 00	101½	4,050 00	
Town of Rodman.....	4	5,800 00	100	5,800 00	
Town of Lyonsdale.....	4	7,500 00	102	7,650 00	
Town of Lynn.....	5	1,000 00	100	1,000 00	
Town of Rutland.....	6	600 00	100	600 00	
Town of Big Flats.....	4	8,000 00	103½	8,280 00	
Village of Mohawk.....	3.85	40,600 00	102½	41,615 00	
Village of Tonawanda.....	4½	5,000 00	114	5,700 00	
Village of Alexandria Bay.....	Var.	12,971 25	Var.	13,351 44	
Village of Lacona.....	3½	10,600 00	100	10,600 00	
Village of Adams.....	3.70	6,500 00	100	6,500 00	
Village of West Carthage.....	4	20,000 00	105	21,000 00	
Village of Cape Vincent.....	4	9,000 00	103	9,270 00	
Village of Sandy Hill.....	3.80	14,709 60	101	14,856 69	
Village of Harrisville.....	4	8,500 00	103½	8,797 50	
Village of Theresa.....	Var.	23,000 00	Var.	23,675 00	
Village of Angelica.....	4	10,000 00	103½	10,350 00	
Lansingburg school district.....	4	10,000 00	105	10,500 00	
Edwards school district.....	4½	900 00	100	900 00	
Hume school district.....	4	6,000 00	102	6,120 00	
Clifton school district.....	4	1,400 00	101	1,414 00	
Alexandria Bay school district.....	4	15,000 00	102½	15,375 00	
Cape Vincent school district.....	4	3,000 00	102½	3,075 00	
Watertown school district.....	4	7,000 00	102½	7,175 00	
Rutland and LeRoy school district.....	4	10,200 00	103	10,506 00	
Champion and Denmark school district.....	3½	27,000 00	101	27,270 00	
Le Roy school district.....	4	7,500 00	102½	7,687 50	
New York Central R.R.....	3½	25,000 00	100	25,000 00	
Illinois Central R.R.....	Var.	25,000 00	Var.	22,125 00	
Metropolitan Elevated R.R.....	6	20,000 00	105	21,000 00	
Manhattan Elevated R.R.....	4	15,000 00	103½	15,562 50	
Chicago & Alton R.R.....	3	10,000 00	82½	8,250 00	
Del., Lack. & West. R.R. (Syracuse and B.).....	7	16,000 00	104	16,640 00	
Chl. & N. W. R.R.....	6	10,000 00	104	10,400 00	
Chl., Rock I. & Pac. R.R.....	4	25,000 00	Var.	24,987 50	
Chl., Mil. & St. Paul.....	Var.	24,000 00	Var.	25,100 00	
Cash on hand.....				\$2,580 74	
Cash deposited in banks and trust companies.....				316,600 64	319,181 38
Interest accrued on bonds and mortgages.....				\$6,406 69	
Interest accrued on bond investments.....				5,914 81	
Interest accrued on deposits in banks.....				631 65	12,953 15
LIABILITIES.					\$1,857,702 00
Due depositors.....				\$1,826,394 78	
Interest accrued to depositors.....				3,878 27	
Salaries accrued.....				180 00	1,830,453 05
Surplus on market value.....					\$27,248 95
Surplus on par value.....					19,558 29

WATERTOWN SAVINGS BANK, WATERTOWN—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Total
Bonds and mortgages.....	4½	\$120,500 00	\$5,422 50	
Bonds and mortgages.....	5	698,401 69	34,920 08	
Bonds and mortgages.....	5½	50,150 00	2,758 25	
Bonds and mortgages.....	6	20,335 00	1,220 10	
Bond investments.....	3	20,000 00	600 00	
Bond investments.....	3½	5,367 50	181 15	
Bond investments.....	3½	72,100 00	2,523 50	
Bond investments.....	3.70	6,500 00	240 50	
Bond investments.....	3.74	20,000 00	748 00	
Bond investments.....	3.75	27,000 00	1,012 50	
Bond investments.....	3.80	14,709 60	558 96	
Bond investments.....	3.85	40,600 00	1,563 10	
Bond investments.....	4	278,092 19	11,123 68	
Bond investments.....	4½	46,953 65	2,112 91	
Bond investments.....	5	36,467 18	1,823 36	
Bond investments.....	6	30,600 00	1,836 00	
Bond investments.....	7	30,000 00	2,100 00	
Cash deposited.....	3	199,737 57	5,992 12	
Cash deposited.....	3½	46,763 07	1,636 70	
Cash deposited.....	4	70,100 00	2,804 00	
				\$31.1
CHARGES.				
Interest to depositors.....			\$62,462 70	
Salaries.....			3,240 00	
Rent.....			800 00	
Printing, advertising, stationery and blank books.....			160 00	
Fuel, lights and attendance.....			40 00	
Tax on surplus and mortgage tax.....			371 84	
Other expenses.....			311 00	
				67.5
Excess of income.....				\$13.7

WESTCHESTER COUNTY SAVINGS BANK, TARRYTOWN.

[Examined June 5, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$1,657.6
Stocks and bonds:					
United States.....	4	\$30,000 00	132½	\$39,675 00	
District of Columbia.....	3.65	50,000 00	121	60,500 00	
City of New York.....	Var.	296,500 00	Var.	316,807 50	
City of Mount Vernon.....	4	10,000 00	104	10,400 00	
City of Tonawanda.....	4	10,000 00	107	10,700 00	
City of Trenton.....	4	40,000 00	100	40,000 00	
City of Camden.....	4	40,000 00	Var.	42,600 00	
City of Cambridge.....	3½	20,000 00	100	20,000 00	
County of Westchester.....	Var.	84,516 18	Var.	84,856 50	
Town of Newtown.....	4	40,000 00	102	40,800 00	
Town of Flatbush.....	4	2,000 00	104	2,080 00	
Town of Eastchester.....	4	3,500 00	100	3,500 00	
Town of Tonawanda.....	6	15,000 00			
Greenburgh school district.....	Var.	19,000 00	Var.	19,580 00	
Cortland school district.....	3.80	500 00	100	500 00	
Mount Pleasant school district.....	4	43,350 00	Var.	44,835 50	
Village of White Plains.....	4	27,000 00	103	27,810 00	
Village of Sing Sing.....	4	6,000 00	100	6,000 00	
Village of Flushing.....	4	28,000 00	103	28,840 00	
Village of Tarrytown.....	4	204,000 00	Var.	211,785 00	
Village of Irvington.....	3.80	50,000 00	101	50,500 00	
Illinois Central R.R.....	3	50,000 00	85	42,500 00	
Chic. & N. W. R.R.....	Var.	110,000 00	Var.	113,500 00	
Chic., Mil. & St. Paul R.R.....	6	10,000 00	111	11,100 00	
Chic., Bur. & Quincy R.R.....	4	100,000 00	*100	101,706 68	
Chic., R. I. & Pac. R.R.....	4	100,000 00	106½	106,750 00	
					1,437.3

WESTCHESTER COUNTY SAVINGS BANK, TARRYTOWN—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Banking house and lot.....	Cost	\$37,635 20		Est. value	\$25,000 00
Land contracts.....					8,246 00
Cash on hand.....				\$9,981 23	
Cash deposited in banks and trust companies.....				301,104 41	311,085 64
Interest accrued on bonds and mortgages (less interest in arrears).....				\$32,685 52	
Interest accrued on bond investments.....				6,507 43	
Interest accrued on deposits in banks and trust company				2,100 00	
Interest accrued on land contracts.....				178 46	41,471 41
					\$3,480,789 96
LIABILITIES.					
Due depositors.....				\$3,068,046 55	
Interest accrued to depositors				49,622 00	
Franchise tax accrued and salaries.....				3,105 44	3,120,773 99
Surplus on market value.....					\$360,015 97
Surplus on par value.....					312,055 99

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$477,050 00		
Less over one year in arrears.....		1,500 00		
		\$475,550 00	\$23,777 50	
Bonds and mortgages.....	5½	\$9,500 00	522 50	
Bonds and mortgages.....	6	\$1,171,110 75		
Less over one year in arrears.....		25,292 75		
		\$1,145,818 00	68,749 08	
Bond investments.....	3	\$50,000 00	1,500 00	
Bond investments.....	3½	330,500 00	11,567 50	
Bond investments.....	3.65	50,000 00	1,825 00	
Bond investments.....	3.80	50,500 00	1,919 00	
Bond investments.....	4	786,366 18	31,454 65	
Bond investments.....	4½	53,000 00	2,385 00	
Bond investments.....	5	19,000 00	950 00	
Bond investments.....	6	\$25,000 00		
Less Tonawanda town bonds.....		15,000 00		
		\$10,000 00		
			600 00	
Bond investments.....	7	\$25,000 00	1,750 00	
Bank deposits.....	3	30,000 00	900 00	
Bank deposits.....	3½	271,104 41	9,488 65	
Land contracts.....	Var.	8,246 00	342 76	
				\$157,731 64

* And interest.

WESTCHESTER COUNTY SAVINGS BANK, TARRYTOWN—(Continued).

INVESTMENT, ETC.	Rate of interest.	Amount at par.	Revenue.	Tota
CHARGES.				
Interest to depositors.....			\$116,000 00	
Salaries.....			7,300 00	
Taxes, repairs and insurance on banking house.....			302 20	
Printing, advertising, stationery and blank books.....			107 00	
Fuel, lights and attendance.....			116 90	
Tax on surplus.....			3,022 20	
Other expenses.....			370 81	
				\$127.
Excess of income.....				\$30.

WEST SIDE SAVINGS BANK, NEW YORK CITY.

[Examined June 12, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Tota
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$1,232.
Stocks and bonds:					
State of Tennessee.....	3	\$50,000 00	96½	\$48,250 00	
City of Greater New York.....	Var.	110,000 00	Var.	115,037 50	
City of Geneva.....	4	12,250 00	Var.	12,437 50	
City of Cincinnati.....	3.65	15,000 00	104½	15,712 50	
City of Amsterdam.....	3	10,000 00	97½	9,775 00	
City of Mount Vernon.....	5	10,000 00	102½	10,275 00	
City of Gloversville.....	4	5,700 00	Var.	5,742 00	
Town of Germantown.....	4	1,500 00	100½	1,507 50	
Town of Northampton.....	Var.	4,500 00	Var.	4,551 25	
Town of Callicoon.....	4	12,500 00	103	12,875 00	
Town of Liberty.....	4	5,000 00	105	5,250 00	
Town of Fallsburgh.....	4	4,000 00	105	4,200 00	
Town of Grand Island.....	4	3,250 00	Var.	3,301 87	
Town of Thompson.....	4	10,000 00	105½	10,525 00	
Town of Rotterdam.....	5	6,000 00	Var.	6,390 00	
Town of Minerva.....	5	3,000 00	101½	3,045 00	
Town of Greenburgh.....	5	1,000 00	107	1,070 00	
Town of Angelica.....	4	12,000 00	103½	12,390 00	
Town of Harrietstown.....	4½	9,500 00	107½	10,188 75	
Town of North Elba.....	5	5,500 00	Var.	5,707 50	
Town of Bedford.....	5	4,750 00	111½	5,284 37	
Town of Ramapo.....	3½	12,000 00	99½	11,940 00	
Town of West Seneca.....	4½	24,266 58	106½	25,783 22	
Town of Day.....	5	4,500 00	104½	4,702 50	
Town of Newcomb.....	5	10,000 00	106½	10,650 00	
Town of Canadea.....	4½	5,000 00	109	5,450 00	
Town of Union.....	4	8,500 00	Var.	8,887 50	
Town of Aurora.....	4½	4,000 00	102½	4,100 00	
Town of Nunda.....	4	9,000 00	101½	9,135 00	
Town of Fort Edward.....	4	13,000 00	103	13,390 00	
Town of Glenville.....	5	24,000 00	114½	27,480 00	
Town of Newcastle.....	4½	4,454 72	Var.	4,540 63	
Village of Whitehall.....	4	10,000 00	103	10,300 00	
Village of Ossining.....	4	3,857 28	Var.	3,904 60	
Village of Port Chester.....	4	6,315 00	Var.	6,480 00	
Village of Saranac Lake.....	4	10,666 66	106	11,306 66	
Village of White Plains.....	3½	25,000 00	98½	24,625 00	
Village of Attica.....	4	8,000 00	101½	8,090 00	
Village of Larchmont.....	4½	4,000 00	104½	4,190 00	
Railroad first mortgage.....	Var.	160,000 00	Var.	151,250 00	

649.7

EXAMINATIONS.

459

WEST SIDE SAVINGS BANK, NEW YORK CITY—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Total.
			Rate.	Amount.	
Cash on hand.....				\$3,981 41	
Cash deposited in banks and trust companies.....				38,721 30	
Furniture and fixtures.....				Est. value	\$42,702 71
Interest accrued on bonds and mortgages.....				\$6,864 54	9,160 00
Interest accrued on bonds and stocks.....				9,315 19	
Interest accrued on deposits in banks and trust companies.....				500 00	
					16,679 73
					\$1,951,113 29
LIABILITIES.					
Due depositors.....				\$1,887,671 39	
Interest accrued to depositors.....				25,760 00	
					1,913,431 39
Surplus on market value.....					\$37,681 90
Surplus on par value.....					29,971 25

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$613,000 00	\$27,585 00	
Bonds and mortgages.....	5	618,850 00	30,942 50	
Bonds and mortgages.....	6	1,000 00	60 00	
Bonds and stocks.....	3	130,000 00	3,900 00	
Bonds and stocks.....	3½	109,000 00	3,815 00	
Bonds and stocks.....	3.65	15,000 00	547 50	
Bonds and stocks.....	4	175,038 92	7,001 56	
Bonds and stocks.....	4½	4,454 72	189 33	
Bonds and stocks.....	4½	46,766 56	2,104 50	
Bonds and stocks.....	5	123,750 00	6,187 50	
Bonds and stocks.....	6	38,000 00	2,280 00	
Cash deposited.....	3	13,413 47	402 40	
Cash deposited.....	4	25,307 83	1,012 31	\$86,027 60
CHARGES.				
Interest to depositors.....			\$57,573 96	
Salaries.....			9,504 00	
Rents.....			3,000 00	
Taxes, repairs and insurance.....			637 15	
Printing, advertising and stationery.....			504 82	
Fuel, lights and attendance.....			185 23	
State tax on par surplus.....			445 02	
Other expenses.....			896 47	
				72,746 65
Excess of income.....				\$13,280 95

REPORT ON SAVINGS BANKS.

YONKERS SAVINGS BANK, YONKERS.

[Examined June 8, 1905.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$2,851,175 00
Stocks and bonds:					
State of Alabama.....	5	\$10,000 00	101½	\$10,150 00	
City of St. Paul.....	Var.	103,000 00	Var.	111,872 50	
City of Minneapolis.....	4½	1,000 00	107	1,070 00	
City of Camden, N. J.....	4	87,000 00	Var.	93,810 00	
City of Grand Rapids.....	Var.	53,000 00	Var.	55,680 00	
City of Cincinnati.....	Var.	16,000 00	Var.	16,770 00	
City of Cleveland.....	4	10,000 00	103½	10,333 33	
City of Paterson, N. J.....	4	40,000 00	102½	41,000 00	
City of Yonkers.....	Var.	678,509 13	Var.	707,501 77	
City of New Rochelle.....	Var.	111,000 00	Var.	113,312 50	
City of New York.....	Var.	46,000 00	Var.	48,520 00	
City of Mt. Vernon.....	Var.	50,000 00	Var.	51,700 00	
Village of White Plains.....	4	40,000 00	103	41,200 00	
Greenburgh school district.....	4	30,000 00	101½	30,525 00	
White Plains school district.....	4½	20,000 00	110½	22,100 00	
C. B. & Q. R.R.....	4	200,000 00	Var.	208,500 00	
Chicago & N. W. R.R.....	Var.	120,000 00	Var.	156,725 00	
C. R. I. & P. R.R.....	4	50,000 00	107	53,500 00	
New York Central R.R.....	5	50,000 00	122	61,000 00	
Manhattan R.R.....	4	50,000 00	104½	52,250 00	
Banking house and lot.....	Cost	75,284 53		Est. value	1,887,520 10
Other real estate.....	Cost	16,652 96		Est. value	80,284 53
Cash deposited in banks and trust companies.....				\$360,069 03	
Cash on hand.....				5,248 49	
Interest accrued on bond investments.....				\$12,936 37	
Interest accrued on bonds and mortgages.....				15,274 48	
Interest accrued on bank deposits.....				3,373 41	
Rents accrued.....					31,584 26
					286 16
					\$5,232,820 53
LIABILITIES.					
Due depositors.....				\$4,857,758 65	
Interest accrued to depositors.....				78,048 54	
Franchise tax accrued.....				1,492 00	
Salaries.....				237 61	
					4,937,536 80
Surplus on market value.....					\$295,283 73
Surplus on par value.....					173,272 76

YONKERS SAVINGS BANK, YONKERS—(Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$9,000 00	\$405 00	
Bonds and mortgages.....	5	2,660,475 00	133,023 75	
Bonds and mortgages.....	5½	156,950 00	8,632 25	
Bonds and mortgages.....	6	24,750 00	1,485 00	
Bond investments.....	3½	105,500 00	3,692 50	
Bond investments.....	3.98	45,000 00	1,791 00	
Bond investments.....	4	1,064,009 13	42,560 36	
Bond investments.....	4½	78,000 00	3,510 00	
Bond investments.....	5	136,000 00	6,800 00	
Bond investments.....	6	53,000 00	3,180 00	
Bond investments.....	7	234,000 00	19,888 00	
Bank deposits.....	2½	88,583 44	2,214 54	
Bank deposits.....	3	10,896 18	326 89	
Bank deposits.....	3½	180,589 41	6,320 63	
Bank deposits.....	4	80,000 00	3,200 00	
Rents.....				\$237,021 96
				5,960 00
				\$242,981 96
CHARGES.				
Interest to depositors.....			\$179,500 00	
Salaries.....			12,100 00	
Taxes, repairs and insurance on banking house and lot.....			3,926 53	
Taxes, repairs and insurance on other real estate.....			2,469 00	
Legal expenses.....			36 00	
Printing, advertising, stationery and blank books.....			624 65	
Fuel, lights and attendance.....			616 23	
Tax on surplus.....			1,464 72	
Other expenses.....			1,690 19	
				202,427 32
Excess of income.....				\$40,554 64

STATEMENT OF SECURITIES

Held by the Superintendent of Banks in trust for the depositors with and creditors of the trust companies of this State, January 1, 1906.

NAMES OF COMPANIES AND DESCRIPTION OF BONDS.	Amount of bonds held.
Adirondack Trust Company, Saratoga Springs, New York city 3½ per cent. bonds	\$25,000
Albany Trust Company, The, Albany, New York City 3½ per cent. bonds.....	30,000
Bankers Trust Company, New York, New York City 3½ per cent. bonds.....	100,000
Binghamton Trust Company, Binghamton, New York City 3½ per cent. bonds..	50,000
Bowling Green Trust Company, New York, New York City 3½ per cent. bonds..	250,000
Broadway Trust Company, New York, New York City 3 per cent. bonds.....	105,000
Brooklyn Trust Company, Brooklyn, New York City 3½ per cent. bonds.....	100,000
Buffalo Loan, Trust and Safe Deposit Company, Buffalo, New York City 3½ per cent. bonds.....	50,000
Central Trust Company of New York, New York City 3 per cent. bonds.....	150,000
Chautauqua County Trust Company, Jamestown, New York City 3½ per cent. bonds.....	25,000
Chemung Canal Trust Company, Elmira, New York City 3½ per cent. bonds.....	\$30,000
Chemung Canal Trust Company, Elmira, Rochester City 3½ per cent. bonds.....	30,000
	60,000
Citizens Trust Company of Brooklyn, New York City 3½ per cent. bonds.....	100,000
Citizens Trust Company of Utica, New York City 3½ per cent. bonds.....	30,000
Colonial Trust Company, New York, New York City 3½ per cent. bonds.....	100,000
Columbus Trust Company, Newburgh, Niagara Falls City 4 per cent. bonds.....	20,000
Commonwealth Trust Company, Buffalo, Buffalo City 3½ per cent. bonds.....	50,000
Continental Trust Company of the City of New York, New York City 2½ per cent. bonds.....	115,000
Commonwealth Trust Company of New York, New York City 3½ per cent. bonds	100,000
County Trust Company, The, White Plains, New York City 3½ per cent. bonds..	20,000
Empire Trust Company, New York, New York City 3½ per cent. bonds.....	100,000
Equitable Trust Company of New York, New York City 3½ per cent. bonds.....	300,000
Farmers' Loan and Trust Company, The, New York, New York City 3½ per cent. bonds.....	100,000
Fidelity Trust Company of Buffalo, The, Buffalo, New York City 3½ per cent. bonds.....	50,000
Fidelity Trust Company of Rochester, The, New York City 3½ per cent. bonds.....	50,000
Fifth Avenue Trust Company, New York, New York City 3½ per cent. bonds.....	100,000
Flatbush Trust Company, Brooklyn, United States 2 per cent. bonds	\$2,000
Flatbush Trust Company, Brooklyn, New York City 3 per cent. bonds	50,000
	\$52,000
Franklin Trust Company, Brooklyn, New York City 3½ per cent. bonds.....	100,000
Genesee Valley Trust Company, Rochester, New York County 3½ per cent. bonds	50,000
Glens Falls Trust Company, Glens Falls, Middletown City 3½ per cent. bonds....	20,000
Guaranty Trust Company of New York, New York City 3½ per cent. bonds....	200,000
Guardian Trust Company of New York, New York City 3½ per cent. bonds....	100,000
Hamilton Trust Company, Brooklyn, Brooklyn City 3 per cent. bonds.....	100,000
Holland Trust Company, New York, United States 4 per cent. bonds..	\$5,000
Holland Trust Company, New York, New York City 2½ per cent. bds..	50,000
Holland Trust Company, New York, New York City 3 per cent. bonds	50,000
	105,000
Home Trust Company of New York, Brooklyn, United States 2 per cent. bonds.....	\$5,000
Home Trust Company of New York, New York City 3½ per cent. bonds	95,000
	100,000

SECURITIES.

463

STATEMENT OF SECURITIES HELD BY THE SUPERINTENDENT OF BANKS—(Continued).

NAMES OF COMPANIES AND DESCRIPTION OF BONDS.		Amount of bonds held.
Italian-American Trust Company of New York, New York City 3½ per cent. bonds		\$100,000
Ithaca Trust Company, Ithaca, Brooklyn City 3 per cent. bonds		20,000
Jenkins Trust Company, Brooklyn, New York City 3½ per cent. bonds		100,000
Kings County Trust Company, Brooklyn, Brooklyn City 3½ per cent. bonds		100,000
Knickerbocker Trust Company, The, New York, New York City 3 per cent. bonds		110,000
Lawyers' Title Insurance and Trust Company, New York City, New York City 3½ per cent. bonds		400,000
Lincoln Trust Company, New York, New York City 3½ per cent. bonds		100,000
Long Island Loan and Trust Company, Brooklyn, Brooklyn City 4 per cent. bonds		100,000
Manhattan Trust Company, New York, New York City 3½ per cent. bonds		100,000
Mercantile Trust Company, The, New York, New York City 3½ per cent. bonds		200,000
Metropolitan Trust Company of the City of New York, New York City 3½ per cent. bonds		200,000
Morton Trust Company, New York, New York City 3½ per cent. bonds		200,000
Mount Vernon Trust Company, Mount Vernon, New York City 3½ per cent. bonds		20,000
Mutual Alliance Trust Company of New York, New York City 3½ per cent. bonds		100,000
Mutual Trust Company of Westchester County, Port Chester, New York City 3½ per cent. bonds		30,000
Nassau Trust Company of the City of Brooklyn, Brooklyn City 3 per cent. bonds		100,000
New Rochelle Trust Company, New Rochelle, New York City 3½ per cent. bonds		20,000
New York Life Insurance and Trust Company, The, New York City 3½ per cent. bonds		100,000
New York Trust Company, New York, New York City 2½ per cent. bonds	\$203,000	
New York Trust Company, New York, New York City 3 per cent. bonds	40,000	
		243,000
Niagara Falls Trust Company, Niagara Falls, New York City 3½ per cent. bonds		20,000
Orange County Trust Company, Middletown, United States 4 per cent. bonds		20,000
People's Trust Company, The, Brooklyn, Brooklyn City 3½ per cent. bonds		100,000
Poughkeepsie Trust Company, Poughkeepsie, New York City 3½ per cent. bonds		20,000
Queens County Trust Company, Jamaica, New York City 3½ per cent. bonds		100,000
Real Estate Trust Company of New York, New York City 3 per cent. bonds		105,000
Rochester Trust and Safe Deposit Company, Rochester, New York City 3½ per cent. bonds		50,000
Salamanca Trust Company, Salamanca, New York City 3½ per cent. bonds		20,000
Schenectady Trust Company, Schenectady, New York City 3½ per cent. bonds		30,000
Security Trust Company, of Rochester, Rochester City 3½ per cent. bonds		50,000
Security Trust Company of Troy, The, Troy, New York City 3½ per cent. bonds		30,000
Standard Trust Company, The, New York, New York City 3½ per cent. bonds		100,000
Syracuse Trust Company, Syracuse, New York City 3½ per cent. bonds		50,000
Title Guarantee and Trust Company, New York, New York City 3½ per cent. bonds	\$387,500	
Title Guarantee and Trust Company, Brooklyn City 3½ per cent. bonds	50,000	
		437,500
Troy Trust Company, The, Troy, New York City 3½ per cent. bonds	\$30,000	
Troy Trust Company, The, Troy, Albany City 3½ per cent. bonds	10,550	
		40,550
Trust Company of America, The, New York, New York City 3½ per cent. bonds		200,000
Trust and Deposit Company of Onondaga, Syracuse, New York City 3½ per cent. bonds		50,000
Union Trust Company of Albany, N. Y., The, Albany City 3½ per cent. bonds		31,200
Union Trust Company of New York, New York City 3½ per cent. bonds		100,000
Union Trust Company of Jamestown, Jamestown City 4 per cent. bonds		20,000
Union Trust Company of Rochester, New York City 3½ per cent. bonds	\$40,000	
Union Trust Company of Rochester, Rochester City 6 per cent. bonds	10,000	
		50,000
United States Mortgage and Trust Company, New York, New York City 3½ per cent. bonds		200,000
United States Trust Company of New York, New York City 3½ per cent. bonds		200,000
Utica Trust and Deposit Company, Utica, New York City 3½ per cent. bonds		30,000

STATEMENT OF SECURITIES HELD BY THE SUPERINTENDENT OF BANKS—(Conti

NAMES OF COMPANIES AND DESCRIPTION OF BONDS.		Amo bonds
VanNorden Trust Company, New York, New York City 3½ per cent. bonds....		10
Washington Trust Company, The, New York, New York City 3½ per cent. bonds		10
Westchester Trust Company, Yonkers, New York City 3½ per cent. bonds.....		3
Williamsburgh Trust Company, Brooklyn, New York City 3 per cent. bonds....		10
Windsor Trust Company, New York, New York City 3½ per cent. bonds.....		10
Total.....		<u>\$7,83</u>

RECAPITULATION.

United States 2 per cent. bonds.....	4
United States 4 per cent. bonds.....	2
New York County 3½ per cent. bonds	5
New York City 2½ per cent. bonds.....	36
New York City 3 per cent. bonds.....	71
New York City 3½ per cent. bonds.....	5,86
Brooklyn City 3 per cent. bonds.....	22
Brooklyn City 3½ per cent. bonds.....	25
Brooklyn City 4 per cent. bonds.....	10
Niagara Falls City 4 per cent. bonds.....	2
Rochester City 3½ per cent. bonds.....	8
Rochester City 6 per cent. bonds.....	1
Middletown City 3½ per cent. bonds.....	2
Albany City 3½ per cent. bonds.....	4
Jamestown City 4 per cent. bonds.....	2
Buffalo City 3½ per cent. bonds.....	5
Total.....	<u>\$7,83</u>

DETAILED STATEMENT
OF THE CONDITION OF THE
TRUST COMPANIES OF THE STATE
ON THE
FIRST DAY OF JANUARY, 1906,
AS COMPILED FROM THEIR REPORTS TO THE SUPERINTENDENT OF
BANKS.



1. THE ADIRONDACK TRUST COMPANY, SARATOGA SPRINGS.

[473 Broadway; chartered 1901.]

EDGAR T. BRACKETT, President.

F. G. HOWLAND, Treasurer.

DIRECTORS.

JAMES MINGAY,
WILLIAM W. WORDEN,
JAMES W. HOUGHTON,
DANIEL A. BULLARD,
GEORGE C. VAN TUYL, JR.,
FRANK C. HERRICK,
JAMES W. WALLACE,

CHARLES C. BULLOCK,
JAMES L. SCOTT,
EDGAR T. BRACKETT,
WILLIAM L. HOWLAND,
GEORGE P. IDE,
TAYLOR J. ELDRIDGE,
CHARLES W. MORSE,

DOUGLASS W. MABEE,
BARTLETT B. GRIPPIN,
LUCIUS N. LITTAUER,
GEORGE W. KAVANAUGH,
FRANK E. HOWE,
JOHN THORPE,
JOHN F. CARROLL.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$156,985 55
Stock and bond investments, viz.:

Stocks and bonds.	Par value.	Estimated market value.	Book value.
City of New York.....	\$25,000 00	\$25,825 00	\$25,000 00
Det. & Pontiac Ry. Co....	22,000 00	21,217 90	21,217 90
Utah Fuel Co.....	25,000 00	24,375 00	23,825 00
Prog. Pulp & Paper Co....	10,000 00	10,000 00	10,000 00
Am. Hide & Leather Co....	13,000 00	12,935 00	12,000 00
Westhouse El. & Mfg. Co.....	10,000 00	10,100 00	10,000 00
Con. El. Co. G'ch, N.Y. T. C. & I. Ry. Co. (Br. div.).....	500 00	500 00	500 00
	2,000 00	2,200 00	2,000 00
Sar. Gas, El. L. & P. Co....	41,500 00	43,550 00	41,500 00
T. St. L. & W. Ry.....	25,000 00	20,562 50	20,137 09
The Baker & Shevlin Co., Saratoga Sp'gs....	40,000 00	41,000 00	40,000 00
Aurora, Elgin & Chi. Ry. Co.....	25,000 00	24,125 00	24,125 00
Nat'l Folding Box & Paper Co.....	20,000 00	20,000 00	20,000 00
Internat'l Paper Co....	15,000 00	14,550 00	14,325 00
Stock:			
C. & G. W., deb.....	10,000 00	8,600 00	8,800 00
	<u>\$284,000 00</u>	<u>\$279,540 40</u>	<u>\$273,229 99</u>

\$273,229 99

Amount loaned on collaterals..... 316,644 23

Other loans, including bills purchased..... 708,969 97

Amount due from directors, included in loans, \$30,822.16.

Overdrafts..... 276 49

Due from banks, bankers and brokers..... 678 68

Cash on deposit in banks or other moneyed institutions..... 102,066 76

Specie..... 38,633 30

United States legal tender notes and notes of national banks... 4,070 00

Cash items..... 5,229 88

Amount of assets not included under any of the above heads, viz.:

Furniture and fixtures..... 4,000 00

\$1,610,784 85

Accrued interest not entered on books at date of this report as an
asset.....

\$4,099 56

LIABILITIES.

Capital stock paid in, in cash..... \$100,000 00

Surplus on book value (less current expenses and taxes paid).... 80,462 48

(Surplus on market value, \$86,772.89; surplus after charging
and crediting accrued interest, \$87,967.38).

Deposits subject to check (except as stated below), not preferred 1,190,890

Certificates of deposit (not preferred), demand.....	\$198,300 89
Amount due trust companies.....	15,327 08
Amount due banks and bankers.....	5,885 96
Preferred deposits, as follows: Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	10,618 85
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends.....	\$4,900 00
Certified checks.....	3,499 50
Reserved for taxes.....	900 00
	<u>9,299 50</u>
	<u>\$1,610,784 85</u>
Accrued interest not entered on books at date of this report as a liability.....	<u>\$2,905 07</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$90,751 02
All other profits during the year.....	1,266 45
Amount of interest paid to and credited depositors during the year	41,548 95
Amount of expenses of the institution during the year, excluding taxes.....	15,307 13
Amount of dividends on capital stock declared during the year, payable June 28 and December 30, 1905.....	10,000 00
Taxes paid during the year.....	1,701 72
Amount of deposits made by order of court.....	10,618 85
Number of deposits on which interest is allowed at this date....	2,880
Total amount of such deposits.....	\$1,067,348 91
Average rate of interest on deposits on which interest is paid...	.03
Amount of bonds and mortgages invested in during the year....	\$41,969 00
Amount received from bonds and mortgages paid or sold during the year.....	<u>23,608 45</u>

2. THE ALBANY TRUST COMPANY, ALBANY.

[Broadway and State streets; chartered 1900.]

HORACE G. YOUNG, President.

GEO. C. VAN TUYL, JR., Secretary.

DIRECTORS.

C. E. ARGERSINGER,
JOEL W. BURDICK,
JOHN DON,
CHARLES S. FRANCIS,
E. PALMER GAVIT,
WILLIAM H. KEELER,
JOHN MAGEE,
FRANK A. McNAMEE,
GEO. C. VAN TUYL, JR.,

CHARLES T. BARNEY,
J. FENIMORE COOPER,
EDWARD A. DURANT,
J. S. FRIEDMAN,
ANDREW HAMILTON,
RANDALL J. LeBOEUF,
FREDERICK A. MEAD,
EZRA H. STEVENS,
EDWIN VAN WORMER,

G. L. BOISSEVAIN,
EMORY A. CHASE,
FRED'K L. ELDRIDGE,
JOHN J. GALLOGLY,
GEORGE P. HILTON,
T. HOWARD LEWIS,
EDWARD N. M'KINNEY,
H. KING STURDEE,
HORACE G. YOUNG

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$24,750 00
Stock and bond investments, viz.:	

Stocks and bonds.	Par value.	Estimated market value.	Book value.
Atch., T. & S. F.	\$30,000 00	\$30,137 50	\$29,368 00
American Cigar Co.	30,000 00	28,200 00	28,777 77
Atlantic Coast Line....	25,000 00	23,750 00	24,000 00
American Tobacco Co..	35,000 00	28,395 00	26,675 00
Bur., Cedar Rapids & North. Ry.	4,000 00	4,040 00	4,000 00
Baltimore & Ohio R.R.	25,000 00	24,687 50	24,843 75
Ch., I. & St. L. S. L. Ry.....	25,000 00	25,250 00	25,000 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Ch. Cin. & L. R. R., gen. ref.	\$38,000 00	\$38,000 00	\$39,235 00
Clairton Steel Co.	24,000 00	24,500 00	24,152 38
Evansville & T. H., 1st.	50,000 00	55,500 00	54,270 00
Electric Secur. Corp.	10,000 00	10,000 00	9,700 00
Gila Val., G. & No. Ry.	25,000 00	26,937 50	27,000 00
Great N. R. R., C., B. & R. Co.	150,000 00	153,187 50	153,687 50
Grand R. C. & C. Co.	9,000 00	9,900 00	9,000 00
Gulf, B. & Ks. City Ry.	17,000 00	17,892 50	17,892 50
Houston, E. & W. Tex. Ry.	25,000 00	26,375 00	25,000 00
Kan. City, Ft. S. & M. Ry.	45,000 00	39,150 00	41,733 00
Lake S. & M. S. Ry.	61,000 00	61,000 00	61,596 25
Laclede Gas L. Co.	23,000 00	24,380 00	24,035 00
Montreal L., H. & P. Co., 1st.	25,000 00	25,750 00	25,187 50
Monon. R. Con. C. & C. Co.	14,000 00	14,140 00	14,000 00
N. Y., L. E. & W. C. & Ry., 1st.	25,000 00	28,125 00	30,000 00
Norfolk & So. R. R.	25,000 00	27,187 50	27,250 00
N. Y., O. & W. Ry., ref.	25,000 00	25,812 50	26,000 00
N. Y. & Jersey R. R. Co.	40,000 00	41,200 00	38,477 75
Ohio River R. R.	25,000 00	28,625 00	27,625 00
Oregon S. L. R. R. Co.	20,000 00	19,250 00	19,400 00
Pere Mar. Ry., 1st.	50,000 00	52,375 00	52,375 00
P. S. Corp. of N. J.	17,000 00	15,980 00	16,660 00
Pittsburg C. Co., equip.	10,000 00	10,100 00	10,000 00
Republic of Cuba.	90,000 00	94,950 00	88,263 00
Rocky M. C. & I.	18,000 00	17,100 00	17,100 00
Sioux City & Pac. Ry.	2,000 00	2,000 00	2,000 00
Southern Ry.	35,000 00	42,875 00	41,000 00
So. Pac. Co., gold.	10,000 00	10,000 00	9,800 00
Ter. R. R. Ass'n of St. L., gen.	50,000 00	50,500 00	49,500 00
Ulster & D. R. R., ref.	25,000 00	23,250 00	23,000 00
U. S. of Mexico.	75,000 00	69,000 00	70,125 00
United Traction Co., Albany.	50,000 00	54,000 00	52,000 00
Union Elec. L. & P. Co., 1st.	25,000 00	26,000 00	25,437 50
United Elec. L. & P., Baltimore.	25,000 00	25,000 00	24,437 50
Wheeling & L. E. R. R., 1st.	15,000 00	13,800 00	13,842 75
West Maryland, 1st.	55,000 00	47,300 00	50,325 00
Westinghouse Elec. & Mfg. Co.	10,000 00	10,200 00	9,950 00
Wheeling & L. E., equip.	50,000 00	51,000 00	52,000 00
Westchester L. Co., 1st	35,000 00	39,200 00	39,750 00
City of New York.	380,000 00	386,316 66	390,000 00
City of Schenectady.	8,424 87	8,424 87	8,018 23
City of Troy.	2,000 00	2,200 00	2,000 00
<i>Stocks:</i>			
Temple Iron Co.	20,000 00	20,600 00	20,600 00
Am. Tel. & Tel. Co.	30,000 00	42,000 00	49,446 25
B. & O. R. R.	10,000 00	11,350 00	11,692 50
Electrical Secur. Corp.	12,000 00	12,000 00	9,000 00
United States Ex. Co.	30,000 00	37,050 00	40,537 50
Nat'l Exchange Bank.	3,800 00	6,270 00	6,013 50
	\$1 993 224 87	\$2,042,214 03	\$2,042,780 13

Amount loaned on collaterals..... \$2,042,780 13

Other loans, including bills purchased..... 2,434,417 79

Amount due from directors, included in loans, \$243,977.15. 762,573 39

Real estate..... 240,000 00

Cash on deposit in banks or other moneyed institutions..... 1,507,012 45

Specie..... 26,002 07

United States legal tender notes and notes of national banks.... 46,584 00

Cash items..... 18,707 19

Amount of assets not included under any of the above heads, viz:

Albany Bankers' Association..... 5,000 00

\$7,107,827 02

Accrued interest not entered on books at date of this report as an
asset.....

\$51,759 41

LIABILITIES.

Capital stock paid in, in cash.....	\$300,000 00
Surplus on book value (less current expenses and taxes paid)....	233,860 36
(Surplus on market value, \$233,294.26; surplus after charging and crediting accrued interest, \$239,227.32.)	
Deposits subject to check (except as stated below), not preferred	4,319,899 52
Certificates of deposit (not preferred), demand.....	75,043 81
Amount due trust companies.....	637,948 65
Amount due banks and bankers.....	611,216 94
Preferred deposits, as follows:	
Due savings banks.....	\$826,222 04
Due savings and loan associations.....	7,483 04
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	83,393 88
	917,098 96
Other liabilities not included under any of the above heads, viz.:	
Certified checks.....	\$2,372 81
Reserved for taxes.....	5,885 97
Reserved for dividend.....	4,500 00
	12,758 78
	<u>\$7,107,827 02</u>
Accrued interest not entered on books at date of this report as a liability.....	<u>\$45,826 35</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$288,260 02
All other profits received during the year.....	101,104 20
Amount of interest paid to and credited depositors during the year	172,818 42
Amount of expenses of the institution during the year, excluding taxes.....	59,470 25
Amount of dividends on capital stock declared during the year, payable January, April, July and October.....	25,500 00
Taxes paid during the year.....	8,637 20
Amount of deposits made by order of court.....	46,348 61
Number of deposits on which interest is allowed at this date....	1,527
Total amount of such deposits.....	\$5,306,471 04
Average rate of interest on deposits on which interest is paid....	.0784
Amount of bonds and mortgages invested in during the year....	<u>\$16,500 00</u>

3. BANKERS' TRUST COMPANY, NEW YORK CITY.

[7 Wall street; chartered 1903.]

E. C. CONVERSE, President.

BENJAMIN STRONG, JR., Secretary.

DIRECTORS.

STEPHEN BAKER,
E. C. CONVERSE,
WALTER E. FREW,
EDGAR L. MARSTON,
WILLIAM H. PORTER,
EDWARD F. SWINNEY,
ALBERT H. WIGGIN,

SAMUEL G. BAYNE,
HENRY P. DAVISON,
A. BARTON HEPBURN,
GATES W. MCGARRAH,
DANIEL G. REID,
JOHN F. THOMPSON,
ROBERT WINSOR,
EDWARD F. C. YOUNG,

JAMES G. CANNON,
JAMES H. ECKELS,
THOMAS W. LAMONT,
GEO. W. PERKINS,
FRANCIS H. SKELDING,
GILBERT G. THORNE,
SAMUEL WOOLVERTON,

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York.....	\$1,000,000 00	\$1,000,000 00	
City of Buffalo.....	18,000 00	18,000 00	
City of Chicago.....	50,000 00	51,560 00	
Cent. of Ga. Ry. & S. S.	103,000 00	103,561 00	
Cin., N. O. & Tex. Pac.	83,000 00	82,037 00	
Texas & Pacific.....	87,000 00	88,000 00	
Wabash R. R.....	45,000 00	45,000 00	
Erie R. R.....	89,000 00	88,154 50	
Wheeling & Lake Erie..	126,000 00	126,000 00	
Kan. City, Ft. Scott & Mem.....	48,000 00	48,000 00	
Central Vermont Ry. Co.....	100,000 00	100,000 00	
Atl. Coast Line (L. & N.).....	174,000 00	185,300 00	
C., B. & Q. (joint)....	100,000 00	101,875 00	
C., R. I. & Pac. Ry....	92,000 00	81,650 00	
St. L., M. & S. E.....	50,000 00	48,625 00	
Republic of Cuba.....	50,000 00	52,500 00	
City of Pittsburg, est..	61,600 00	61,600 00	
Erie R. R., conv.....	50,000 00	54,125 00	
Oregon S. L., ref.....	50,000 00	48,000 00	
C., R. I. & Pac., ref....	100,000 00	95,375 00	
Erie R. R., Penn. coll..	18,000 00	17,167 50	
W. Dewees Wood Co....	100,000 00	100,000 00	
Jersey City Water S. Co.	150,000 00	146,250 00	
B. & O. (P. L., E. & W. Va.).....	329,000 00	323,242 50	
Chicago City Ry.....	190,000 00	190,000 00	
Southern Pac. R. R....	160,000 00	155,200 00	
St. Paul, M. & M. (Pac. Ex.).....	58,100 00	59,843 00	
Schwartzchild & S.....	50,000 00	50,000 00	
U. S. of Mexico.....	100,000 00	92,250 00	
Am. Cotton Oil Co.....	100,000 00	97,500 00	\$6,791,397 77
Penn. R. R. Co., conv..	389,000 00	385,596 25	
Wabash R. R.....	50,000 00	48,750 00	
Mason City & Ft. D....	100,000 00	92,000 00	
Western Pac. Ry. Co....	86,000 00	83,850 00	
Detroit United Ry.....	10,000 00	9,625 00	
General Rubber Co.....	150,000 00	143,625 00	
D. & H. Co., ctfs.....	40,000 00	74,000 00	
A., T. & S. Fe, conv....	200,000 00	205,000 00	
U. S. Steel.....	200,000 00	193,500 00	
Wheeling & Lake Erie..	150,000 00	145,500 00	
Imp. Jap. Gov., 10% paid.....	25,000 00	2,500 00	
<i>Stocks:</i>			
Am. Tel. & Tel. Co....	50,000 00	68,000 00	
Consolidated Gas Co....	90,000 00	162,900 00	
Illinois Central R. R....	50,000 00	87,625 00	
N. Y., N. H. & H. R. R.	50,000 00	97,500 00	
N. Y., N. H. & H. R. R. rights.....	2,500 00	12,500 00	
Pullman Company.....	50,000 00	122,000 00	
Louisville & Nashville..	100,000 00	151,875 00	
Great North. Co., pfd..	50,000 00	145,000 00	
Great North. Co., rights.	50,000 00	107,500 00	
General Electric Co....	100,000 00	185,000 00	
U. S. Steel, pfd.....	150,000 00	159,750 00	
Atl. Coast L. R. R. Co.	30,000 00	47,400 00	
Am. Smelt. Sec. Co., pfd. Ser. B.....	20,000 00	20,050 00	
B. & O. R. R., com....	150,000 00	169,500 00	
North. Pac. Ry. Co....	50,000 00	101,000 00	
Erie R. R., 1st pfd....	150,000 00	120,750 00	
Penn. R. R. Co.....	50,000 00	71,750 00	
Union Pac. R. R. Co....	50,000 00	75,250 00	
Chi. & N. W. Ry. Co....	100,000 00	222,500 00	
	<u>\$6,474,200 00</u>	<u>\$7,202,611 75</u>	<u>\$6,791,397 77</u>
			<u>\$6,791,397 77</u>

Amount loaned on collaterals.....	\$11,925,588 00
Other loans, including bills purchased.....	402,613 84
Due from banks, bankers and brokers.....	20,444 68
Cash on deposit in banks or other moneyed institutions.....	4,948,431 19
Specie.....	33,937 80
United States legal tender notes and notes of national banks....	14,745 00
	<u>\$24,137,158 28</u>

Accrued interest not entered on books at date of this report as an asset.....	<u>\$150,104 99</u>
---	---------------------

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus on book value (less current expenses and taxes paid)....	876,275 11
(Surplus on market value, \$1,287,489.09; surplus after charging and crediting accrued interest, \$1,425,377.50).	
Deposits subject to check (except as stated below), not preferred	14,125,528 08
Certificates of deposit (not preferred), time, \$350,153.93; demand, \$986,509.05.....	1,336,662 98
Amount due trust companies.....	2,293,250 05
Amount due banks and bankers.....	1,432,983 83
Preferred deposits, as follows:	

Due savings banks.....	\$260,947 58
Due savings and loan associations.....	19,333 98
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	728,503 84
	<u>1,008,785 40</u>

Other liabilities not included under any of the above heads, viz.:

Unpaid dividends.....	\$25,000 00
Certified checks and other outstanding checks.....	2,031,272 83
Reserved for taxes.....	7,400 00
	<u>2,063,672 83</u>

\$24,137,158 28

Accrued interest not entered on books at date of this report as a liability.....	<u>\$12,216 58</u>
--	--------------------

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$1,005,242 41
All other profits received during the year.....	150,000 00
Amount of interest paid to and credited depositors during the year	647,269 52
Amount of expenses of the institution during the year, excluding taxes.....	161,623 39
Amount of dividends on capital stock declared during the year, payable January 1st, April 1st, July 1st, October 1st, 1905....	70,000 00
Taxes paid during the year.....	19,124 30
Number of deposits on which interest is allowed at this date....	1,000
Total amount of such deposits.....	\$19,758 110 00
Average rate of interest on deposits on which interest is paid....	<u>.0284</u>

4. THE BINGHAMTON TRUST COMPANY, BINGHAMTON.

[196 Washington street; chartered 1890.]

CHARLES J. KNAPP, President.

F. P. KNAPP, Cashier.

DIRECTORS.

GEORGE W. DUNN,
C. P. KNAPP,
G. T. ROGERS,
GEORGE E. GREEN,
A. H. YOUMANS,

C. J. KNAPP,
J. S. WELLS,
S. HAMMOND,
W. J. WELSH,
FRANCIS HAMMOND,

T. B. CRARY
A. J. SCHLAGER,
F. P. KNAPP,
J. B. LANDFIELD,
FRED F. HAMMOND.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$390,177 25
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Atch., Top & St. Fe. adj.	\$9,000 00	\$8,460 00	
A., Top & St. Fe. conv.	5,000 00	5,150 00	
Amer. Cigar Co., guar. notes.....	20,000 00	19,200 00	
Amer. Tob. Co.....	10,000 00	7,800 00	
Binghamton Ry. Co....	149,000 00	162,400 00	
Bing. St. Ry. Co.....	11,000 00	11,880 00	
Bing. St. Ry. Co.....	10,000 00	10,800 00	
Bing. Gas Co.....	27,000 00	28,350 00	
Birmingham (Ala.) Ry., L. & P. Co.....	20,000 00	21,600 00	
Bayless P. & P. Co....	11,500 00	12,075 00	
Cent. Leather Co., 1st lien.....	50,000 00	50,000 00	
Chic., R. I. & Pac. Ry., col. tr.....	50,000 00	48,500 00	
Chic., R. I. & Pac. Ry. old Co.....	12,000 00	12,000 00	
Chic., R. I. & Pac. Ry., notes.....	10,000 00	10,200 00	
Col. & So. R. R. Co., 1st mtg.....	35,000 00	33,250 00	
Cin., Ham. & D., notes..	25,000 00	22,500 00	
Chic. & East. Ill., equip. note.....	10,000 00	10,200 00	
De Bard. Coal & Iron Co., 1st mtg.....	10,000 00	10,500 00	
Deposit Elec. Co., 1st mtg.....	49,000 00	49,500 00	
Delhi Elect. Co.....	2,000 00	2,000 00	
Gen'l Rubber Co.....	15,000 00	15,300 00	
Galv., Houst. & Hend. R. R.....	1,000 00	1,080 00	
Grand River C. & C., 1st mtg.....	34,000 00	34,680 00	
Grant Coal Min. Co., 1st mtg.....	31,000 00	31,930 00	
Gas Light Co., Waver- ly, 1st mtg.....	13,000 00	13,780 00	
Int. Time Recording Co., 1st mtg.....	5,000 00	5,100 00	
Hook. Val. Ry. Co., notes.....	20,000 00	20,100 00	
Imp. Japanese Gov't...	67,940 00	66,900 00	
K. C., Ft. S. & M. R.R., 1st mtg.....	20,000 00	18,000 00	
Laca. Steel Co., notes..	20,000 00	20,400 00	
LaGrange W., L. & P. Co.....	9,000 00	9,720 00	
Lehigh & W. B. C. Co., 1st mtg.....	8,000 00	8,240 00	
Monong. River C. & C. Co.....	7,000 00	7,140 00	
Midland R. R. of N. J., 1st mtg.....	1,000 00	1,100 00	
Montana Cent. R. R., 1st mtg.....	10,000 00	12,300 00	
Mo., Ka. & Tex. of Tex., 1st mtg.....	34,000 00	38,000 00	
City of New York.....	50,000 00	52,000 00	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
N. Y., Susq & W., 1st mtg.	\$3,000 00	\$3,300 00	\$1,721,511 84
N. Y. & G. L., 1st mtg	1,000 00	1,200 00	
Osark & Cher. Cent., 1st mtg.	10,000 00	10,000 00	
Patoka River C. & C. Co.	95,000 00	88,775 00	
Pacific Coast Co.	10,000 00	11,300 00	
Pressed Steel Car Co., mtg. notes.	70,000 00	72,100 00	
Pittsburgh Coal Co.	8,000 00	8,160 00	
Penn. R. R., conv.	3,000 00	3,120 00	
Republic of Cuba.	41,000 00	43,260 00	
Rep. Iron & Steel Co.	25,000 00	25,750 00	
St. L., M & S. E., notes.	10,000 00	10,000 00	
St. L. & S. F., notes.	15,000 00	15,150 00	
San. Ant. & Aransas Pass, 1st mtg.	25,000 00	23,000 00	
St. L. & So. West., con.	25,000 00	20,250 00	
Schwartzschild & Sulzberger	50,000 00	51,000 00	
Town of New Castle (Col.)	4,000 00	4,000 00	
U. S. Leather Co., 1st mtg.	20,000 00	21,600 00	
U. S. of Mexico.	102,820 00	105,820 00	
U. S. Steel.	28,000 00	27,160 00	
Underground Elect. Ry of London, notes.	25,000 00	24,250 00	
U. S. Rubber Co.	20,000 00	20,200 00	
Westinghouse Elect. Mfg. Co., col. trust notes.	40,000 00	41,000 00	
West Maryland Ry., 1st mtg.	9,000 00	7,830 00	
Wabash R. R. Co., col. notes.	20,000 00	20,200 00	
<i>Stocks:</i>			
Atch., T. & St. Fe R. R. pfd.	30,000 00	31,500 00	
Am. Type Founders Co.	10,000 00	10,350 00	
Am. Tel. & Cable Co.	1,000 00	1,000 00	
Am. Car & Foundry Co.	10,000 00	10,175 00	
Bennett Morgan Co.	10,000 00	10,350 00	
Bethlehem Steel Co., com.	6,000 00	2,000 00	
Gen'l Elect. Co.	16,800 00	29,900 00	
Kans. C., Ft. S. & Memphis.	50,000 00	44,000 00	
Mo. Pac. Ry.	10,000 00	10,250 00	
N. Y. C. & H. R. R. R.	1,200 00	2,000 00	
Pressed Steel Car Co., pfd.	30,000 00	30,600 00	
Penn. Ry.	10,000 00	14,400 00	
	<u>\$1 716,260 00</u>	<u>\$1,745,085 00</u>	<u>\$1,721,511 84</u>
Amount loaned on collaterals			\$1,721,511 84
Other loans, including bills purchased.			527,380 45
Amount due from directors, included in loans, \$62,600.			1,137,907 19
Overdrafts			377 36
Due from banks, bankers and brokers.			258,258 01
Real estate			37,297 60
Specie.			89,243 45
United States legal tender notes and notes of national banks.			14,880 00
Cash items.			9,529 58
Amount of assets not included under any of the above heads, viz.:			
Furniture and fixtures		\$13,000 00	
Revenue stamps		141 00	
Due from estates		2,904 90	
Contracts		5,338 90	
			<u>21,474 80</u>
			<u>\$4,208,037 53</u>
Accrued interest not entered on books at date of this report as an asset.			<u>\$9,836 65</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$300,000 00
Surplus on book value (less current expenses and taxes paid)...	323,573 15
(Surplus on market value, \$347,146.31; surplus after charging and crediting accrued interest, \$320,446.54).	
Deposits subject to check (except as stated below), not preferred	2,987,016 22
Certificates of deposit (not preferred), demand.....	463,038 97
Amount due trust companies.....	7,662 40
Amount due banks and bankers.....	1,498 03
Preferred deposits, as follows: Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	104,777 00
Other liabilities not included under any of the above heads, viz.:	
Certified checks.....	\$2,348 26
Reserved for taxes.....	3,000 00
Reserved for dividend No. 41.....	7,500 00
Reserved for unearned discounts.....	7,623 50
	<u>20,471 76</u>
	<u>\$4,208,037 53</u>
Accrued interest not entered on books at date of this report as a liability.....	<u>\$36,536 42</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$149,279 40
All other profits received during the year.....	126,685 75
Amount of interest paid to and credited depositors during the year	101,146 01
Amount of expenses of the institution during the year, excluding taxes.....	30,873 58
Amount of dividends on capital stock declared during the year, payable January, April, July and October.....	30,000 00
Taxes paid during the year.....	6,749 77
Amount of deposits made by order of court.....	41,879 04
Number of deposits on which interest is allowed at this date....	6,813
Total amount of such deposits.....	\$3,189,615 04
Average rate of interest on deposits on which interest is paid...	.03½
Amount of bonds and mortgages invested in during the year...	\$76,789 90
Amount received from bonds and mortgages paid or sold during the year.....	<u>26,068 35</u>

5. BOWLING GREEN TRUST COMPANY, NEW YORK CITY.

* [26 Broadway; chartered 1898 as the Produce Exchange Trust Company.]

EDWIN GOULD, President.

WILLIAM L. LAWS, Secretary.

DIRECTORS.

CHARLES P. ARMSTRONG., EDWIN GOULD,
FRANK BRAINARD, FRANK J. GOULD,
HARRY BRONNER, GEORGE J. GOULD,
ROBERT C. CLOWRY, JOHN A. HILTON,
EDMUND C. CONVERSE, MYRON T. HERRICK,
WM. NELSON CROMWELL, EDWARD T. JEFFERY,
GREENVILLE M. DODGE, WILLIAM M. LAWS,
A. GOEPEL, WM. WILLIS MERRILL,

WINSLOW S. PIERCE,
DICK S. RAMSAY,
FRED'K B. SCHENCK,
ANDREW SQUIRE,
WILLIAM H. TAYLOR,
EDWARD R. THOMAS,
JOHN P. TRUESDELL,
E. F. C. YOUNG.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$87,000 00
--------------------------	-------------

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States consols...	\$75,000 00	\$97,500 00	\$98,250 00
United States	5,000 00	5,150 00	5,221 87
City of New York	2,295,000 00	2,295,000 00	2,352,375 00
Stand. Milling Co., 1st...	297,000 00	237,600 00	202,778 67
Am. Writing Paper, 1st...	125,000 00	110,000 00	93,750 00
Wab. R. R. Co., deb. A...	63,000 00	58,700 00	63,000 00
Wab. R. R., gold notes...	50,000 00	49,000 00	48,472 50
Read. Co., P. & R. C. & I., gen.	100,000 00	102,000 00	100,000 00
B. & O. R. R., 1st mtg...	50,000 00	51,500 00	50,580 00
Wab. Pittsb. Term. Ry. Co., 1st	50,250 00	43,215 00	45,225 00
Wab. Pittsb. Term. Ry. Co., 2d	69,375 00	23,587 50	25,938 12
Wh'g. & Lake Erie, 1st...	100,000 00	90,000 00	90,626 70
St. L. So. W., 1st	809,000 00	647,200 00	667,466 00
No. Pac.-Gr. Nor., C., B. & Q. coll.	100,000 00	98,000 00	95,461 00
West'n M'land, 1st mtg...	500,000 00	425,000 00	449,660 00
Den. & Rio G., 1st. con.	100,000 00	99,000 00	96,311 00
Oregon S. L., ref.	100,000 00	96,000 00	97,000 00
Penn. R. R.	60,000 00	59,400 00	60,472 50
W'n Pacific Ry., 1st...	550,000 00	506,000 00	504,014 75
Jap. Gov., ster. loan...	30,000 00	27,000 00	26,496 15
St. L. So. W. Ry. Co., equip. trust	193,000 00	193,000 00	193,000 00
Iron M'n., car trusts...	425,000 00	420,750 00	420,828 00
<i>Stocks:</i>			
Am. Tel. & Cable	50,000 00	45,000 00	42,687 00
St. L. So. W. Ry., pfd...	100,000 00	56,000 00	62,575 00
Den. & Rio Grand, pfd...	200,000 00	174,000 00	168,892 00
Mercantile Nat. Bank...	78,400 00	207,760 00	199,920 00
Stand. Milling Co., pfd...	359,600 00	143,840 00	104,284 00
Little Kanawha, syn...	245,000 00	245,000 00	245,000 00
W. Va., C. & W., Md...	150,000 00	150,000 00	150,000 00
Partic. in loan to Nat'l Ry. Const. Co.	50,000 00	50,000 00	50,000 00
Partic. in loan to East-ern Steel Co.	50,000 00	50,000 00	50,000 00
	<u>\$7,429,625 00</u>	<u>\$6,854,202 50</u>	<u>\$6,862,295 26</u>
Amount loaned on collaterals			15,496,168 40
Other loans, including bills purchased			858,010 03
Amount due from directors, included in loans, \$25,000.			
Overdrafts			17 00
Due from banks, bankers and brokers			1,003,876 27
Cash on deposit in banks or other moneyed institutions			2,693,705 16
Specie			191,341 77
United States legal tender notes and notes of national banks			50,000 00
Cash items			12,292 52
			<u>\$27,254,706 41</u>
Accrued interest not entered on books at date of this report as an asset			\$171,791 27

LIABILITIES.

Capital stock paid in, in cash	\$2,500,000 00
Surplus on book value (less current expenses and taxes paid)...	2,861,212 48
(Surplus on market value, \$2,853,119.72; surplus after charging and crediting accrued interest, \$3,020,435.45.)	
Deposits subject to check (except as stated below), not preferred	13,125,210 80
Certificates of deposit (not preferred), time, \$10,000; demand, \$69,860.97	79,860 97
Amount due trust companies	2,551,241 96
Amount due banks and bankers	4,207,203 39
Preferred deposits, as follows:	
Due savings banks	\$1,421,272 91
Due as executor, administrator, guardian, receiver, trustee, committee or depository	380,998 56
	<u>1,802,271 47</u>

BROADWAY TRUST COMPANY.

477

Other liabilities not included under any of the above heads, viz.:

Dividend payable January 15, 1906.....	\$100,000 00
Treasurer's checks.....	13,770 34
Unpaid dividends.....	435 00
Reserved for taxes.....	13,500 00

\$127,705 34

\$27,254,706 41

Accrued interest not entered on books at date of this report as a liability.....

4,475 54

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$971,499 46
All other profits received during the year.....	2,957 13
Amount of interest paid to and credited depositors during the year.....	512,836 40
Amount of expenses of the institution during the year, excluding taxes.....	150,731 99
Amount of dividends on capital stock declared during the year, payable July 15, 1905, and Jan. 15, 1906.....	175,000 00
Taxes paid during the year.....	52,721 19
Number of deposits on which interest is allowed at this date...	520
Total amount of such deposits.....	\$20,727,212 74
Average rate of interest on deposits on which interest is paid....	.0272

6. BROADWAY TRUST COMPANY, NEW YORK CITY.

[756 Broadway; chartered 1902.]

M. M. BELDING, JR., President.

JOHN W. H. BERGEN, Secretary.

DIRECTORS.

ALLEN W. ADAMS,
IRA LEO BAMBERGER,
SAMUEL BRILL,
JOHN J. COONEY,
MICHAEL J. DRUMMOND,
JOHN G. JENKINS,
FREDERIC J. LISMAN,
THOMAS M. MULRY,

EDWIN A. AMES,
M. M. BELDING,
JAMES CLARKE,
EDWARD T. DAVIS,
JOSEPH H. ECKSTEIN,
JAMES G. JOHNSON,
JOHN A. MCCARTHY,
JOHN J. ROBINSON,

MARKS ARNHEIM,
M. M. BELDING, JR.,
GEORGE C. CLAUSEN,
MARSHALL S. DRIGGS,
WILLIAM J. GAYNOR,
FREDERIC G. LEE,
MOSES MAY,
JOS. E. SHOENBERG.;

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$469,500 00
Stock and bond investments, viz.:

Stocks and bonds.	Par value.	Estimated market value.	Book value.
City of New York.....	\$305,000 00	\$308,125 00	\$308,125 00
N. Y. Central (Mich. So. col.).....	10,000 00	8,937 50	8,937 50
N. Y. Central (Lake Shore col.).....	10,000 00	9,050 00	9,048 20
Schwartschild & S. Co..	25,000 00	25,000 00	25,000 00
Harriman & N. Eastern	15,000 00	15,150 00	15,000 00
Vera Cruz and Pacific..	25,000 00	25,250 00	24,837 50
Nassau Elec. Ry.	10,000 00	9,100 00	9,029 17
Missouri Pacific, 3d....	2,000 00	2,050 00	2,047 50
Buash Terminal Co., 1st.	25,000 00	22,750 00	22,250 00
Long Island Ferry Co..	7,000 00	7,150 00	7,157 00
Canada Southern.....	10,000 00	10,100 00	10,061 11
Pittsburg Term. Ry. & C. Co.	50,000 00	54,500 00	54,000 00
Fonda, J. & G.	10,000 00	9,600 00	9,450 00
Detroit, I. & T., 1st....	27,500 00	22,000 00	20,000 00
Brooklyn Ferry Co., 1st	25,000 00	13,750 00	13,812 50
Imp. Jap., 2d series....	2,000 00	1,840 00	1,763 78

<i>Stocks.</i>	Par value.	Estimated market value.	Book value.
Standard Oil Co. of N. J.	\$5,000 00	\$35,000 00	\$29,194 75
Manhattan Ry. Co.	10,000 00	16,250 00	15,987 50
Con. Gas Co. of N. Y.	40,000 00	72,400 00	78,575 00
Southern Pacific Ry.	50,000 00	33,125 00	35,812 50
Mutual Gas Co., N. Y.	2,000 00	5,600 00	6,070 00
N. Y. & N. J. Tel. Co.	6,500 00	10,300 00	10,327 50
International Salt Co.	30,000 00	12,000 00	9,712 50
	<u>\$702,000 00</u>	<u>\$729,027 50</u>	<u>\$726,199 01</u>

Amount loaned on collaterals	\$726,199 01
Other loans, including bills purchased	1,731,752 06
Amount due from directors, included in loans, \$255,478.	1,211,800 50
Overdrafts	163
Due from banks, bankers and brokers	133,121
Real estate	5,000
Cash on deposit in banks or other moneyed institutions	727,710
Specie	37,007
United States legal tender notes and notes of national banks	25,600
Cash items	20,489
Amount of assets not included under any of the above heads, viz.:	
Furniture and fixtures	\$23,000 00
Accrued interest entered on books at date of this re- port as an asset	37,850 98
	<u>60,850</u>
	<u>\$5,149,194 56</u>

LIABILITIES.

Capital stock paid in, in cash	\$700,000 00
Surplus on book value (less current expenses and taxes paid)...	462,519 90
(Surplus on market value, \$465,348.40; surplus after charging and crediting accrued interest, \$465,348.40.)	
Deposits subject to check (except as stated below), not preferred	3,550,704 69
Certificates of deposit (not preferred), time, \$34,500; demand, \$175,410.29	209,910 29
Amount due trust companies	49,735 28
Amount due banks and bankers	60,712 71
Preferred deposits, as follows:	
Due savings banks	\$52,899 02
Due as executor, administrator, guardian, receiver, trustee, committee or depositary	15,788 27
	68,687 29
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends	\$465 00
Certified checks	38,160 65
Accrued interest entered on books at date of this re- port as a liability	8,298 74
	<u>46,924 39</u>
	<u>\$5,149,194 56</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$187,385 75
All other profits received during the year	30,962 43
Amount of interest paid to and credited depositors during the year	80,933 80
Amount of expenses of the institution during the year, excluding taxes	54,177 55
Amount of dividends on capital stock declared during the year, payable May 5 and November 5, 1905	42,000 00
Taxes paid during the year	11,384 71
Number of deposits on which interest is allowed at this date	1,614

Total amount of such deposits.....	\$3,939,750 26
Average rate of interest on deposits on which interest is paid.....	.02446
Amount of bonds and mortgages invested in during the year...	\$187,760 00
Amount received from bonds and mortgages paid or sold during the year.....	<u>128,514 00</u>

7. BROOKLYN TRUST COMPANY, BROOKLYN.

[177 and 179 Montague street; chartered 1866.]

THEODORE F. MILLER, President.

STANLEY W. HUSTED, Secretary.

DIRECTORS.

THOMAS T. BARR.	SAMUEL W. BOOCOCK,	GEORGE W. CHAUNCEY,
WILLIAM N. DYKMAN.	WILLIAM HESTER,	FRANCIS L. HINE.
WILLIAM A. JAMISON.	FRANK LYMAN.	WILLIAM H. MALE.
THEODORE F. MILLER.	WILLIS L. OGDEN.	JOSEPH E. OWENS.
JOHN J. PIERREPONT.	CHARLES M. PRATT.	GEORGE G. REYNOLDS.
CHARLES A. SCHIEREN.	J. H. WALBRIDGE.	ALEXANDER M. WHITE.
ALEXANDER M. WHITE, JR.		C. D. WOOD.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$300,000 00
Stock and bond investments, viz.:	

Stocks and bonds.	Par value.	Estimated market value.	Book value.
United States.....	\$1,000,000 00	\$1,030,000 00	\$1,000,000 00
City of New York.....	275,000 00	273,782 50	283,460 92
City of Brooklyn.....	633,000 00	632,308 50	633,000 00
Am. Writing P. Co., 1st	100,000 00	86,483 85	86,483 85
Am. Cotton Oil, deb....	100,000 00	96,305 80	96,305 80
Am. Tel. & Tel. coll.tr.	100,000 00	96,458 69	96,458 69
Atlantic Coast Line....	241,000 00	225,830 03	225,830 03
Atlas Portland Cement.	100,000 00	98,326 42	98,326 42
Am. Cigar Co., notes....	150,000 00	141,750 00	141,750 00
Atch., ser. F.....	100,000 00	96,697 23	96,697 23
B'klyn Union Gas, 1st..	50,000 00	56,167 34	56,167 34
Cent. Crostow R. R....	120,000 00	120,336 00	120,336 00
Cent. Pacific, 1st ref..	200,000 00	200,176 21	200,176 21
Cent. of Georgia.....	100,000 00	101,222 16	101,222 16
Cent. R. R. of N. J....	270,000 00	265,777 37	265,777 37
Chesp. & Ohio, gen'l....	100,000 00	103,603 34	103,603 34
Chi. & Alton, refig....	98,000 00	78,890 00	89,407 94
Chi. R. I. & Pac.....	500,000 00	457,026 41	461,373 58
Com'l Cable, 1st.....	50,000 00	48,250 00	50,492 79
Con. Gas, N. Y., conv.T	75,000 00	127,931 25	127,931 25
Cramp & Sons S. & E....	98,000 00	92,900 69	92,900 69
Colo. (Utah) Cons. Co..	100,000 00	97,513 89	97,513 89
Erie R. R.....	189,000 00	179,874 84	179,874 84
Interborough R. T. Co.	100,000 00	99,629 74	99,629 74
Jersey City Water S. Co	100,000 00	92,479 99	92,479 99
Lack. Steel Co., notes..	100,000 00	99,743 75	99,743 75
Lake Shore & M. So....	143,000 00	136,938 75	136,938 75
Lehigh & W. Barre....	100,000 00	96,905 96	96,905 96
Mo., Kan. & Texas,			
equip.....	25,000 00	25,074 32	25,074 32
Nassau Elec. R. R., con.	100,000 00	88,709 12	88,709 12
Nor. Pac.-Gt. Nor. (C.,			
B. & Q.).....	200,000 00	192,671 70	192,671 70
No. & W. Pac. Coal....	50,000 00	46,638 54	46,638 54
N. Y. G. Elec. L., H.			
& P. Co., 1st.....	50,000 00	53,855 50	53,855 50
Oregon Short Line.....	150,000 00	144,240 00	144,240 00
Penn. R. R., conv.....	162,500 00	162,277 34	162,277 34
Portland Ry., 1st ref..	50,000 00	49,500 00	49,500 00
Railroad Equip. Co....	50,000 00	1,250 00	1,250 00
Reading Co. (J. C. coll.)	300,000 00	274,467 17	274,467 17
Schwartzschild & S....	50,000 00	49,986 11	49,986 11
Southern Ry. Co.....	200,000 00	200,131 76	200,131 76
St. L. & San. Fran. ref.	100,000 00	91,261 70	91,261 70

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
St. P., Minn. & M. Pac.	\$60,000 00	\$59,559 37	\$59,559 37
United R'wys, St. L...	50,000 00	41,286 45	41,286 45
U. S. Rubber Co.....	200,000 00	198,434 04	198,434 04
Westinghouse Elec.Mfg	100,000 00	100,013 89	100,013 89
W. Dewees Co., 1st....	100,000 00	100,000 00	100,000 00
Westminster H'ghts Co.	44,000 00	43,998 89	43,998 89
Washington W. P. Co .	150,000 00	150,208 30	150,208 30
Genl. Rubber Co., deb.	100,000 00	96,062 50	96,062 50
Westchester L. Co.....	50,000 00	54,737 50	54,737 50
Wheeling & Lake Erie .	50,000 00	48,576 39	48,576 39
N. Y., N. H. & H. R. R.	15,000 00	38,445 00	38,445 00
	<u>\$7,698,500 00</u>	<u>\$7,544,676 30</u>	<u>\$7,542,174 12</u>
Less guarantee fund against decrease in values.....		40,000 00	40,000 00
	<u>\$7,698,500 00</u>	<u>\$7,504,676 30</u>	<u>\$7,502,174 12</u>
<i>Stocks:</i>			
Jersey City Water S. Co.....	8,000 00	8,000 00	8,000 00
N. Y. & N. J. Tel. Co.	68,800 00	100,962 45	100,962 45
Pullman Co.....	50,000 00	103,393 50	103,393 50
Nat'l Biscuit Co., pfd..	100,000 00	112,356 38	112,356 38
N. Y., N. H. & H. R. R	40,000 00	77,900 00	79,425 00
	<u>\$7,965,300 00</u>	<u>\$7,907,288 63</u>	<u>\$7,906,311 45</u>
Amount loaned on collaterals.....			\$7,906,311 45
Other loans, including bills purchased.....			9,273,501 00
Overdrafts.....			804,585 76
			101 17
Real estate, market value, \$155,807.84; book value.....			98,262 23
Cash on deposit in banks or other moneyed institutions.....			1,295,228 78
Specie.....			384,430 66
United States legal tender notes and notes of national banks...			32,685 00
Cash items.....			7,678 26
Amount of assets not included under any of the above heads, viz.: Accrued interest entered on books at date of this report as an asset.....			222,379 06
			<u>\$20,325,163 37</u>
LIABILITIES.			
Capital stock paid in, in cash.....			\$1,000,000 00
Surplus on book value (less current expenses and taxes paid)...			2,144,694 46
(Surplus on market value, \$2,203,217.25; surplus after charging and crediting accrued interest, \$2,203,217.25.)			
Deposits subject to check (except as stated below), not preferred.			13,481,074 03
Certificates of deposit (not preferred), time, \$394,696.65; demand, \$1,389,345.31.....			1,784,041 96
Amount due trust companies.....			58,739 36
Preferred deposits, as follows:			
Due savings banks.....		\$1,197,656 97	
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....		473,919 14	
			1,671,576 11
Other liabilities not included under any of the above heads, viz.:			
Unpaid dividends.....		\$40,000 00	
Certified checks.....		57,171 48	
Reserved for taxes.....		16,000 00	
Accrued interest entered on books at date of this report as a liability.....		57,054 77	
Secretary's checks.....		13,061 20	
Rent accrued.....		1,750 00	
			185,037 45
			<u>\$20,325,163 37</u>

BUFFALO LOAN, TRUST AND SAFE DEPOSIT COMPANY. 481

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$824,671 96
All other profits received during the year.....	132,431 52
Amount of interest paid to and credited depositors during the year.....	470,668 27
Amount of expenses of the institution during the year, excluding taxes.....	110,977 05
Amount of dividends on capital stock declared during the year, payable January, April, July, October.....	160,000 00
Taxes paid during the year.....	30,223 77
Amount of deposits made by order of court.....	86,154 54
Number of deposits on which interest is allowed at this date....	2,638
Total amount of such deposits.....	\$16,519,048 00
Average rate of interest on deposits on which interest is paid for year, 2.49 per cent.; at date, 2.63 per cent.....	
Amount of bonds and mortgages invested in during the year...	559,550 00
Amount received from bonds and mortgages paid or sold during the year.....	745,550 00

8. BUFFALO LOAN, TRUST AND SAFE DEPOSIT COMPANY, BUFFALO.

[449 Main street; chartered 1881.]

GEORGE URBAN, JR., President.

CHARLES E. CLARK, Secretary.

DIRECTORS.

GEORGE URBAN, JR.,
HENRY W. BOX,
JOHN N. SCATHERED,
WILLIAM SPITZMILLER,
VALENTINE P. YOUNG,

WILLIAM C. RUSSELL,
JOHN ESSER,
HENRY A. MILLER,
EARL P. LOTHROP,
L. FRANKLIN MESSER,
LOUIS FREUND.

EDWIN G. S. MILLER,
FREDERICK PERSCH,
WILLIAM ZIMMERLI,
ALFRED A. BERRICK,
CHARLES E. CLARK,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$627,864 26
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States consols .	\$20,000 00	\$20,550 00	\$20,000 00
Jap. bonds, 1st.....	20,000 00	19,500 00	19,200 00
Jap. bonds, 2d.....	20,000 00	18,450 00	17,600 00
Chi. & Alton R. R., 1st.	20,000 00	16,450 00	16,400 00
City of New York.....	50,000 00	50,000 00	53,875 00
Union Pac. R. R., 1st..	10,000 00	10,600 00	10,400 00,
North. Pac. R. R., prior lien.....	10,000 00	10,525 00	10,300 00]
West. Pac. R. R., 1st ..	10,000 00	9,500 00	9,500 00
Missouri Pac., coll. trust	10,000 00	10,600 00	10,800 00
North. Pac. (Great North., joint.) C., B. & Q.).....	20,000 00	20,400 00	20,000 00
Chi., R. I. & Pac., ref..	25,000 00	23,750 00	24,250 00
Chesapeake & Ohio, gen.	10,000 00	10,800 00	10,500 00
St. L., M. & S. Eastern	10,000 00	9,775 00	9,775 00
Detroit United Ry.....	10,000 00	9,600 00	9,425 00
Buffalo Gen. Elec. Co. .	21,500 00	22,145 00	21,850 00
Cataract P. & C. Co....	34,000 00	34,680 00	34,375 00
Internat'l Traction Co..	25,000 00	20,625 00	20,830 00
Traders' Paper Co.....	92,000 00	92,000 00	92,000 00
Un. Indurated Fib. Co..	48,000 00	48,000 00	48,000 00
Nat. Sugar Mfg. Co.....	20,000 00	20,000 00	20,000 00
	<u>\$485,500 00</u>	<u>\$477,950 00</u>	<u>\$478,880 00</u>

Amount loaned on collaterals.....	\$1,221,024 86
Amount due from directors, included in loans, \$28,200.....	
Due from banks, bankers and brokers.....	11,067 30
Cash on deposit in banks or other moneyed institutions.....	907,409 42
Specie.....	117,290 83
United States legal tender notes and notes of national banks...	24,550 00
Cash items.....	22,328 99
Amount of assets not included under any of the above heads, viz.: Vaults, \$5,000.....	5,000 00
	<u>\$3,415,415 66</u>

Accrued interest not entered on books at date of this report as an asset.....	<u>\$31,087 32</u>
---	--------------------

LIABILITIES.

Capital stock paid in, in cash.....	\$200,000 00
Surplus on book value (less current expenses and taxes paid).. (Surplus on market value, \$69,941.77; surplus after charging and crediting accrued interest, \$100,000.)	70,871 77
Deposits subject to check (except as stated below), not preferred	2,818,252 54
Certificates of deposit (not preferred), demand.....	20,600 00
Preferred deposits, as follows:	
Due savings banks.....	\$82,176 47
Due savings and loan associations.....	9,507 48
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	228,007 40
	299,691 35
Other liabilities not included under any of the above heads, viz.: Unpaid dividends.....	6,000 00
	<u>\$3,415,415 66</u>

Accrued interest not entered on books at date of this report as a liability.....	<u>\$1,959 09</u>
--	-------------------

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$165,264 74
All other profits received during the year.....	6,804 52
Amount of interest paid to and credited depositors during the year	107,754 28
Amount of expenses of the institution during the year, excluding taxes.....	44,710 92
Amount of dividends on capital stock declared during the year, payable July and January.....	12,000 00
Taxes paid during the year.....	4,398 23
Amount of deposits made by order of court.....	156,626 40
Number of deposits on which interest is allowed at this date....	1,992
Total amount of such deposits.....	\$2,992,402 00
Average rate of interest on deposits on which interest is paid	.0344
Amount of bonds and mortgages invested in during the year...	\$94,705 26
Amount received from bonds and mortgages paid or sold during the year.....	<u>195,785 08</u>

9. CENTRAL TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[54 Wall street; chartered 1873.]

JAMES N. WALLACE, President.

GEORGE BERTINE, Secretary.

DIRECTORS.

JOHN S. KENNEDY,
SAMUEL THORNE,
ADRIAN ISELIN, JR.,
E. P. HYDE,
J. KENNEDY TOD,
HENRY EVANS,CHAS. LANIER,
F. P. OLCOTT,
HENRY TALMADGE,
GEORGE SHERMAN,
A. D. JUILLIARD,
JAMES SPEYER,GEO. MACCULLOCH MILLER,
CORNELIUS N. BLISS,
JAS. N. JARVIE,
WILLIAM A. READ,
GEORGE BERTINE,
JAMES N. WALLACE.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$397,420 71
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States, reg.	\$50,000 00	\$52,000 00	\$53,312 50
City of New York.....	1,183,000 00	1,151,830 00	1,183,647 50
Troy City Ry., 1st con.	100,000 00	114,000 00	94,750 00
N. Y. Dock Co., 1st mtg.	185,000 00	179,450 00	157,098 75
Univ. Elev. R. R. (Chicago), 1st mtg.	500,000 00	540,000 00	450,000 00
West Chicago St. Ry., cons.	180,000 00	158,400 00	159,878 62
Mutual Fuel Gas Co. (Chicago) 1st mtg.	100,000 00	104,500 00	44,851 39
N. Y. Gas & Elec. L., H. & P. Co., 1st mtg.	3,450,000 00	3,760,500 00	3,669,607 50
Third Ave. R. R., 1st mtg.	3,364,000 00	3,263,080 00	3,355,360 00
Chicago, R. I. & Pac.	876,000 00	876,000 00	849,440 87
Hackensack Water Co., 1st mtg.	150,000 00	145,500 00	139,875 00
Penn., Equip. certs.	300,000 00	300,000 00	288,565 00
Seaboard Air Line, col. tr.	25,000 00	25,500 00	25,000 00
U. S. of Mexico.	394,000 00	370,360 00	366,300 00
Chicago & E. Ill., equip. tr.	200,000 00	200,000 00	191,180 93
Western Maryland, 1st mtg.	500,000 00	432,500 00	451,502 50
Cin., Ham., & Dayton, col. notes.	48,000 00	42,240 00	26,496 25
Jekyll Island Club, 1st mtg.	75,000 00	75,000 00	75,000 00
Wheeling & Lake Erie, notes.	1,000,000 00	985,000 00	971,527 80
Wheeling & Lake Erie, 1st mtg.	82,000 00	75,440 00	75,809 32
Mexican Cent., notes.	100,000 00	101,500 00	100,375 00
Cons. Indiana Coal Co., 1st mtg.	100,000 00	96,500 00	96,458 33
National R. R., Mexico, notes.	200,000 00	200,000 00	199,750 00
Metropolitan St. Ry., ref.	373,000 00	343,160 00	362,119 18
Metropol. W. Side El. (Chicago) 1st mtg.	103,000 00	96,820 00	92,250 00
Syndicate participa- tions:			
Chicago City Ry.	1,330,000 00	1,321,932 50	1,321,932 50
Penn. R. R., 3½ con., 10 year.	600,000 00	588,684 79	588,684 79
N. Y. C. & H. R. R. R., ref.	373,500 00	382,578 12	382,578 12
American Smelters Se- curities.	50,000 00	46,125 00	46,125 00
Western Maryland, 1st mtg.	219,000 00	188,520 83	188,520 83
Detroit United Ry.	30,000 00	27,000 00	27,000 00
Wabash R. R., col. note ref.	115,000 00	115,718 75	115,718 75
Colorado & Southern, ref.	222,000 00	195,095 00	195,005 00

REPORT ON TRUST COMPANIES.

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Mexican Central, notes.	\$5,000 00	\$5,000 00	\$5,000 00
Pere Marquette, ref. . . .	402,000 00	329,640 00	359,561 05
Western Pacific, 1st mtg.	1,550,000 00	1,438,750 00	1,438,750 00
Cin., Ham. & Dayton, ref.	414,000 00	386,832 70	386,832 70
Underground Elec. Ry., London.	73,230 00	73,230 00	73,230 00
Missouri, Kan. & Tex., 1st mtg., ref.	90,000 00	77,990 00	77,990 00
<i>Stocks:</i>			
Slsos Sheffield Steel & I. Co., pfd.	100,000 00	115,000 00	21,847 60
Hudson Trust Co., Hoboken.	10,000 00	55,000 00	25,000 00
United Metals Sell. Co.	100,000 00	250,000 00	110,000 00
Municipal Gas Co., Albany.	12,600 00	44,100 00	3,149 02
N. Y. Dock Co., pfd. . . .	100,000 00	77,000 00	55,000 00
Totals.	\$19,434,330 00	\$19,407,387 69	\$18,902,121 80
Amount loaned on collaterals.			44,522,099 36
Other loans, including bills purchased.			174,002 20
Real estate.			1,021,446 13
Cash on deposit in banks or other moneyed institutions.			9,163,361 22
Specie.			54,143 97
United States legal tender notes and notes of national banks.			3,380 00
Amount of assets not included under any of the above heads, viz.: Accrued interest entered on books at date of this report as an asset.			226,393 01
			<u>\$74,464,368 40</u>

LIABILITIES.

Capital stock paid in, in cash.	\$1,000,000 00
Surplus on book value (less current expenses and taxes paid)	14,622,933 48
(Surplus on market value, \$15,128,199.37; surplus after charging and crediting accrued interest, \$15,128,199.37.)	
Deposits subject to check (except as stated below), not preferred	54,046,873 92
Certificates of deposit (not preferred), demand.	1,520,010 54
Amount due trust companies.	301,774 98
Amount due banks and bankers.	774,945 99
Preferred deposits, as follows:	
Due savings banks.	\$259,535 61
Due as executor, administrator, guardian, receiver, trustee, committee or depository.	1,426,175 20
	1,685,710 81
Other liabilities not included under any of the above heads, viz.:	
Certified checks.	\$365,028 33
Reserved for taxes.	66,750 00
Accrued interest entered on books at date of this report as a liability.	80,340 35
	<u>512,118 68</u>
	<u>\$74,464,368 40</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.	\$2,735,752 81
All other profits received during the year.	1,164,811 56
Amount of interest paid to and credited depositors during the year	1,537,019 63
Amount of expenses of the institution during the year, excluding taxes.	297,240 47
Amount of dividends on capital stock declared during the year, payable April, May, July, October, 1905, and January, 1906. . .	800,000 00

Taxes paid during the year.....	\$149,525 34
Amount of deposits made by order of court.....	5,428 79
Number of deposits on which interest is allowed at this date....	1,670
Total amount of such deposits.....	\$53,645,119 95
Average rate of interest on deposits on which interest is paid...	.0264
Amount of bonds and mortgages invested in during the year...	\$747,664 14
Amount received from bonds and mortgages paid or sold during the year.....	495,829 41

10. CHAUTAUQUA COUNTY TRUST COMPANY, JAMESTOWN.

[201 Main street; chartered 1896.]

CHARLES M. DOW, President.

FREDERICK W. HYDE Cashier.

DIRECTORS.

S. B. BROADHEAD,
C. M. DOW
JAMES L. WEEKS,
F. W. STEVENS,
ALBERT G. DOW,
E. ROSENCRANTZ,

W. J. MADDOX,
W. H. PROUDFIT,
E. P. PUTNAM,
W. T. FALCONER,
EDWARD L. HALL,
P. F. SIMON,
F. W. HYDE.

ALFRED E. HALL,
R. N. MARVIN,
ELLIOT C. HALL,
H. P. SHELDON,
S. W. THOMPSON,
W. S. CAMERON,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$240,975 18
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York.....	\$65,000 00	\$65,515 00	\$65,500 00
City of Jamestown.....	3,000 00	3,000 00	3,000 00
Atch., Top. & St. Fe., gen.....	10,000 00	10,275 00	10,200 00
Atlantic Coast Line.....	20,000 00	20,350 00	20,600 00
Balt. & Ohio, S. W. Div.....	14,000 00	13,000 00	12,845 00
Balt. & Ohio, 1st.....	10,000 00	10,350 00	10,275 00
Brooklyn Ferry, con.....	5,000 00	2,250 00	2,200 00
Ches. & Ohio, gen.....	5,000 00	5,400 00	5,000 00
Chic. & Alton, 1st lien.....	10,000 00	8,000 00	7,850 00
Chic., R. I. & P., gen.....	10,000 00	10,550 00	10,550 00
Chic., R. I. & P., 1st ref.....	10,000 00	9,500 00	9,500 00
Central of N. J., gen.....	5,000 00	6,700 00	6,700 00
Cent. Pac., 1st ref.....	10,000 00	10,150 00	10,000 00
Cent. Pac. Short Line.....	20,000 00	19,400 00	19,300 00
C., C., C. & St. Louis, gen.....	20,000 00	20,550 00	20,200 00
Chic., Bur. & Q., Ill. Div.....	20,000 00	19,350 00	19,150 00
Empire W. Mills.....	5,000 00	5,125 00	5,000 00
Erie R. R., 1st cons.....	20,000 00	20,400 00	19,770 00
Hocking Valley, 1st con.....	10,000 00	10,975 00	10,950 00
Illinois Central.....	25,000 00	24,125 00	24,000 00
Jas. Lt. & Power Co.....	8,000 00	8,000 00	8,000 00
Lake Erie & W., 2d.....	5,000 00	5,775 00	5,000 00
Lake Shore & M. S.....	10,000 00	10,050 00	10,000 00
Lake Shore & M. S., deb.....	10,000 00	10,025 00	10,000 00
Louisville & Nash., uni.....	20,000 00	21,000 00	20,550 00
Minn. & St. L., 1st ref.....	10,000 00	9,700 00	9,600 00
No. Pac. & Gt. North. (C., B. & Q.).....	20,000 00	20,400 00	18,850 00
No. Pac., gen. lien.....	20,000 00	15,400 00	15,050 00
Norfolk & West., 1st con.....	20,000 00	20,300 00	20,150 00
N. Y. C. & H. R. R. R. (Mich. Cent.).....	10,000 00	9,000 00	8,900 00
N. Y. C. & H. R. R. R., deb. ex.....	20,000 00	20,100 00	20,000 00
Oregon Short Line, ref.....	20,000 00	19,200 00	19,200 00

REPORT ON TRUST COMPANIES.

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Penn. R. R., cfts.			
Series B.....	\$10,000 00	\$9,275 00	\$9,200 00
Penn. R. R., conv.....	10,000 00	10,350 00	9,500 00
Reading Co., gen.....	20,000 00	20,700 00	20,350 00
Swedish loan.....	9,700 00	9,700 00	9,460 00
St. L. & Iron M't'n.....	20,000 00	19,150 00	18,800 00
Travellers' Ins. policy, paid up.....	3,000 00	1,971 00	1,800 00
Union Nat. Gas., coll....	10,000 00	10,100 00	10,000 00
	<u>\$552,700 00</u>	<u>\$545,161 00</u>	<u>\$537,000 00</u>

Amount loaned on collaterals.....	
Other loans, including bills purchased.....	
Amount due from directors, included in loans, \$60,742.01.	
Overdrafts.....	
Due from banks, bankers and brokers.....	
Real estate.....	
Cash on deposit in banks or other moneyed institutions.....	
Specie.....	
United States legal tender notes and notes of national banks....	
Cash items.....	

\$537,000 00
 789,569 33
 647,792 31
 14 7 74
 18,13 72
 50,000 00
 331,64 30
 58,39 54
 34,04 04
 8,528 2
\$2,716,232 4

Accrued interest not entered on books at date of this report as an asset.....

\$8,811 40

LIABILITIES.

Capital stock paid in, in cash.....	\$250,000 00
Surplus on book value (less current expenses and taxes paid)....	65,283 55
(Surplus on market value \$73,444.55; surplus after charging and crediting accrued interest, \$68,943.61).	
Deposits subject to check (except as stated below), not preferred	1,465,924 53
Certificates of deposit (not preferred), demand.....	886,620 94
Amount due banks and bankers.....	29,941 84
Preferred deposits, as follows: Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	18,408 54
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends.....	\$18 00
Certified checks.....	35 00
	<u>53 00</u>
	<u>\$2,716,232 40</u>

Accrued interest not entered on books at date of this report as a liability.....

\$13,312 34

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$117,673 16
Amount of interest paid to and credited depositors during the year.....	56,991 16
Amount of expenses of the institution during the year, excluding taxes.....	30,054 35
Amount of dividends on capital stock declared during the year, payable July 1.	7,500 00
Taxes paid during the year.....	4,467 11
Amount of deposits made by order of court.....	17,265 07
Number of deposits on which interest is allowed at this date...	5,032
Total amount of such deposits.....	\$1,830,340 13
Average rate of interest on deposits on which interest is paid,	.03
Amount of bonds and mortgages invested in during the year....	\$29,950 00
Amount received from bonds and mortgages paid or sold during the year.....	<u>44,709 15</u>

11. CHEMUNG CANAL TRUST COMPANY, ELMIRA.

[413-415 East Water street; chartered 1902 as the Elmira Trust Company.]

M. H. ARNOT, President.

EDWARD J. DUNN, Treasurer.

DIRECTORS.

M. H. ARNOT,
RAY TOMPKINS,
FREDERICK COLLIN,
E. E. BUCHANNAN,
J. HENRY CLARK,
H. C. MANDEVILLE,
HAMILTON D. WEY,
GEORGE W. WYCKOFF,

FRED'K L. ELDRIDGE,
JAMES B. RATHBONE,
S. READING BERTRON,
LOUIS P. MILLER,
DANIEL SHEEHAN,
FRED' C. H. RICHARDSON,
FRED'K D. HERRICK,

JOHN BRAND,
A. LEE SMITH,
JOHN MAGEE,
J. SCOTT BALDWIN,
FRED'K B. SMITH,
LAWRENCE W. EIGHMEY,
WILLIAM FALCK,
W. S. MCCORD.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$123,935 00
Stock and bond investments, viz.:

Stocks and bonds.	Par value.	Estimated market value.	Book value.
City of New York.....	\$435,000 00	\$435,000 00	\$435,000 00
City of Syracuse.....	30,000 00	30,000 00	30,000 00
City of Elmira.....	62,000 00	66,140 00	65,160 00
City of Rochester, ref..	50,000 00	50,000 00	50,000 00
City of N. Y., rap. tran.	1,000 00	1,000 00	1,000 00
City of New York.....	7,000 00	7,000 00	7,000 00
County of Westchester.	15,000 00	15,000 00	15,000 00
Horseheads, school dis.			
No. 11.....	2,000 00	2,000 00	2,000 00
Town of Southport, Sch.			
dist. No. 1.....	1,600 00	1,600 00	1,600 00
Atch., Top. & St. Fe,			
gen.....	75,000 00	77,250 00	76,875 00
Atch., Top. & St. Fe,			
stamped.....	220,000 00	207,900 00	205,700 00
Baltimore & Ohio.....	20,000 00	20,700 00	20,600 00
Central Pacific.....	176,000 00	171,890 00	172,390 00
Chi., R. I. & Pac.....	10,000 00	9,900 00	9,700 00
Central of Georgia.....	25,000 00	28,375 00	28,375 00
Co. & Hocking Valley..	2,500 00	2,500 00	2,475 00
Erie R. R., Penn. coll.	25,000 00	23,875 00	23,875 00
Erie R. R., 1st. cons....	135,000 00	180,225 00	179,550 00
Hocking Valley.....	50,000 00	54,000 00	55,500 00
Lehigh & Wilkesbarre..	151,000 00	153,642 50	153,265 00
Louisville & Nashville..	25,000 00	24,875 00	24,625 00
Metropolitan St. Ry....	100,000 00	91,250 00	89,000 00
Southern Railway.....	25,000 00	29,500 00	30,000 00
Wheeling & Lake Erie,			
1st.....	20,000 00	18,400 00	18,200 00
St. Louis, I. Mtn. & So.,			
uni. & ref.....	25,000 00	23,187 50	23,500 00
Chi., R. I. & Pac., 1st..	25,000 00	23,875 00	24,125 00
Buf. & Susq. R. R. Co..	25,000 00	25,000 00	25,000 00
Rio G. West., 1st con...	12,000 00	9,800 00	10,920 00
St. Louis, I. Mtn & So.,			
R. R. (R. & G. D.)...	20,000 00	18,950 00	18,900 00
Imp. Jap., 2d ser.....	67,500 00	65,937 50	65,687 50
Balt. & Ohio (Pt., E.			
& W.).....	25,000 00	24,687 50	24,500 00
Atlantic & Danville....	10,000 00	9,850 00	9,800 00
Atlantic & Yadkin R.			
R.....	10,000 00	9,850 00	9,500 00
Oregon Short Line.....	25,000 00	24,250 00	24,250 00
So. Pacific, ref.....	25,000 00	24,000 00	24,250 00
Missouri Pac. R. R.....	20,000 00	18,700 00	18,700 00
Underground E. R. R.,			
London.....	5,000 00	4,850 00	4,925 00
St. L. & S. F., notes...	20,000 00	19,550 00	19,400 00
New York G., E. L., H.			
& P. Co.....	15,000 00	16,350 00	16,575 00
Oregon Short Line, ref.	50,000 00	48,000 00	48,500 00
Madison River P. Co....	6,000 00	5,700 00	5,700 00

REPORT ON TRUST COMPANIES.

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
Detroit, Ft. Wayne & B. I.	\$10,000 00	\$10,400 00	\$10,400 00	
Denver Cons. Elect. Co.	5,000 00	5,150 00	5,150 00	
Elmira Water, Light & R. R. Co.	204,000 00	210,120 00	206,040 00	
Elmira Water, Light & R. R. Co., 2d mtg.	2,700 00	825 00	825 00	
Elmira Water Works ..	3,000 00	3,390 00	3,300 00	
Jackson & Battle Creek Traction Co.	32,000 00	32,000 00	31,360 00	
Kanawa & Hocking C.. W. Co.	28,000 00	29,400 00	28,840 00	
Knoxville Gas Co.	7,000 00	7,000 00	6,930 00	
Omaha Gas Mfg. Co.	5,000 00	5,400 00	5,050 00	
Union Elect. Light & Power Co.	25,000 00	26,250 00	25,750 00	
Evansville & Princeton Traction Co.	5,000 00	4,850 00	4,850 00	
United Elect. Light & Power Co., Baltimore	25,000 00	25,000 00	24,250 00	
Flint (Mich.) Water Co., ref.	5,000 00	5,000 00	5,000 00	
Clearfield Bit. Coal Corp	40,000 00	36,800 00	36,800 00	
Bay City Gas	12,000 00	11,700 00	11,700 00	
Laclede G. L. Co., St. Louis, ref.	25,000 00	26,375 00	26,250 00	
United G. & E. Co.	25,000 00	24,500 00	24,500 00	
Portland (Oreg.) Gen. E	25,000 00	25,750 00	25,750 00	
C. Moench Sons Co.	4,750 00	4,750 00	4,750 00	
Cons. G., E. L. & P. Co., Baltimore	50,000 00	43,500 00	43,500 00	
<i>Stocks:</i>				
Standard Oil Co.	12,000 00	72,000 00	72,000 00	
Commonwealth Trust Co.	2,500 00	5,000 00	5,000 00	
	<u>\$2,601,550 00</u>	<u>\$2,689,720 00</u>	<u>\$2,679,117 50</u>	\$2,679,117 50
Amount loaned on collaterals				761,890 95
Other loans, including bills purchased				1,149,448 27
Amount due from directors, included in loans, \$24,330.00.				
Due from banks, bankers and brokers				28,319 99
Cash on deposit in banks or other moneyed institutions				566,967 30
Specie				278,977 36
United States legal tender notes and notes of national banks				188,343 00
Cash items				7,850 99
Amount of assets not included under any of the above heads, viz.:				
Furniture and fixtures			\$5,169 30	
R. R. pay checks			1,228 29	
				<u>6,397 59</u>
				<u>\$5,791,247 95</u>
Accrued interest not entered on books at date of this report as an asset				<u>\$11,788 10</u>
LIABILITIES.				
Capital stock paid in, in cash			\$600,000 00	
Surplus on book value (less current expenses and taxes paid)			501,945 49	
(Surplus on market value, \$512,547.99; surplus after charging and crediting accrued interest, \$514,062.18).				
Deposits subject to check (except as stated below), not preferred			1,580,791 86	
Certificates of deposit (not preferred), time, \$109,097.07; demand, \$2,857,083.37			2,966,180 44	
Amount due trust companies			3,607 42	
Amount due banks and bankers			55,917 61	
Preferred deposits, as follows:				
Due savings banks			\$66,716 81	
Due savings and loan associations			6,344 08	
				<u>75,060 89</u>

Other liabilities not included under any of the above heads, viz.:

Certified checks.....	\$2,344 24	
Reserved for taxes.....	5,400 00	
		\$7,744 24

\$5,791,247 95

Accrued interest not entered on books at date of this report as a liability.....	\$10,273 91
--	-------------

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$255,673 63
All other profits received during the year.....	14,201 35
Amount of interest paid to and credited depositors during the year.....	97,844 32
Amount of expenses of the institution during the year, excluding taxes.....	41,396 60
Amount of dividends on capital stock declared during the year, payable January and July.....	72,000 00
Taxes paid during the year.....	10,836 69
Amount of deposits made by order of court.....	11,409 78
Number of deposits on which interest is allowed at this date....	4,500
Total amount of such deposits.....	\$3,221,542 56
Average rate of interest on deposits on which interest is paid....	.03019
Amount of bonds and mortgages invested in during the year....	\$19,275 00
Amount received from bonds and mortgages paid or sold during the year.....	26,300 00

12. CITIZENS TRUST COMPANY OF BROOKLYN.

[Broadway and Sumner avenue; chartered 1905.]

NATHAN S. JONAS, President.

JAMES H. CONROY, Secretary.

DIRECTORS.

ANDREW R. BAIRD,
A. N. BERNSTEIN,
MARTIN DEX,
CONRAD V. DYKEMAN,
NATHAN S. JONAS,
S. B. KRAUS,
CHARLES LYON,

THOMAS F. MAGNER,
DAVID MICHEL,
ALEX. J. McCOLLUM,
BENJ. R. MESEROLE,
LOUIS NEWMAN,
J. E. O'DONOHUE,
HERMAN REINERS,

H. B. ROSENSON,
JULIUS STRAUSS,
A. STERZELBACH,
JOHN R. THOMPSON,
JOHN VON GLAHN,
JOHN WELZ,
AARON WESTHEIM.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$239,178 50
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York.....	\$300,000 00	\$300,000 00	\$302,468 75
Det., Toledo & Ironton Ry. Co.....	25,000 00	21,062 50	21,062 50
	<u>\$325,000 00</u>	<u>\$321,062 50</u>	<u>\$323,531 25</u>

323,531 25

Amount loaned on collaterals.....	363,750 00
Other loans, including bills purchased.....	369,562 54
Overdrafts.....	31 16
Real estate.....	12,000 00
Cash on deposit in banks or other moneyed institutions.....	234,884 03
Specie.....	19,581 31
United States legal tender notes and notes of national banks....	15,014 00
Cash items.....	75 17

Amount of assets not included under any of the above heads, viz.:

Furniture and fixtures.....	\$11,006 30	
Accrued interest entered on books at date of this report as an asset.....	6,500 00	
		<u>\$17,506 30</u>
		<u><u>\$1,595,114 26</u></u>

LIABILITIES.

Capital stock paid in, in cash.....	\$500,000 00
Surplus on book value (less current expenses and taxes paid)....	133,891 44
(Surplus on market value, \$131,422.69; surplus after charging crediting accrued interest, \$131,422.69).	
Deposits subject to check (except as stated below), not preferred	826,207 68
Certificates of deposit (not preferred), time.....	16,276 48
Amount due trust companies.....	100,224 66
Other liabilities not included under any of the above heads, viz.:	
Certified checks.....	\$15,545 73
Reserved for taxes.....	1,500 00
Secretary's checks.....	1,468 27
	<u>18,514 00</u>
	<u><u>\$1,595,114 26</u></u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$15,271 18
Amount of interest paid to and credited depositors during the year	2,012 33
Amount of expenses of the institution during the year, excluding taxes.....	9,367 41
Number of deposits on which interest is allowed at this date..	412
Total amount of such deposits.....	\$922,988 00
Average rate of interest on deposits on which interest is paid...	.0267
Amount of bonds and mortgages invested in during the year....	239,178 50

13. CITIZENS TRUST COMPANY OF UTICA, N. Y.

[163 Genesee street; chartered 1903.]

JACOB AGNE, President.

EDUARD BUSHINGER, Secretary.

DIRECTORS.

WILLIAM E. LEWIS,
GEORGE B. ALLEN,
WM. E. RICHARDS,
THOS. P. WESTON,
HERMAN I. JOHNSON,
WILLIAM C. MARSH,

A. L. LINN, JR.,
WILLIAM I. TABER,
EDMUND L. MUNSON,
HENRY MARTIN,
JACOB AGNE,
JNO. C. FULMER,

W. M. VANNORDEN,
EDGAR B. ODELL,
B. K. BROWN,
ELON G. BROWN,
T. HARVEY FERRIS,
EDUARD BUSHINGER.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$64,800 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
State of N. Y., canal....	\$25,000 00	\$26,125 00	\$26,125 00
City of New York.....	130,000 00	130,000 00	130,000 00
City of Utica.....	249,900 00	249,900 00	249,900 00
New Hartford, school district 13.....	1,500 00	1,500 00	1,500 00
Imperial Japanese, ctfs.	4,870 00	4,480 70	4,403 20

CITIZENS TRUST COMPANY OF UTICA.

491

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
Detroit Edison Co.	\$5,000 00	\$5,125 00	\$5,000 00	
Union Elect. L. & P. Co., St. Louis.	5,000 00	5,175 00	5,000 00	
Northern Texas Traction Co.	5,000 00	5,000 00	5,000 00	
Deaerville, Urban & Champaign.	4,000 00	4,080 00	3,960 00	
Utica Belt Line Ry. Co.	12,000 00	13,800 00	13,200 00	
Utica Sunday Tribune Co., stock.	1,100 00	880 00	737 25	
	<u>\$443,370 00</u>	<u>\$446,065 70</u>	<u>\$444,825 45</u>	\$444,825 45
Amount loaned on collaterals.				211,142 51
Other loans, including bills purchased.				1,021,001 36
Amount due from directors, included in loans, \$45,838.18.				
Overdrafts.				1,004 50
Due from banks, bankers and brokers.				27,885 82
Cash on deposit in banks or other moneyed institutions.				181,817 64
Specie.				14,495 00
United States legal tender notes and notes of national banks. .				29,892 00
Cash items.				6,261 96
Amount of assets not included under any of the above heads, viz.:				
Furniture and fixtures.			\$3,535 47	
Revenue stamps.			36 38	
				<u>3,571 85</u>
				<u>\$2,006,698 09</u>
Accrued interest not entered on books at date of this report as an asset.				\$10,174 96
LIABILITIES.				
Capital stock paid in, in cash.				\$200,000 00
Surplus on book value (less current expenses and taxes paid). .				118,122 42
(Surplus on market value, \$119,362.67; surplus after charging and crediting accrued interest, \$126,625.46).				
Deposits subject to check (except as stated below), not preferred				1,488,509 75
Certificates of deposit (not preferred), demand.				26,344 27
Amount due trust companies.				5,048 34
Amount due banks and bankers.				2,122 33
Preferred deposits, as follows:				
Due savings and loan associations.			\$1,073 99	
Due as executor, administrator, guardian, receiver, trustee, committee or depository.			105,908 09	
Deposits preferred because of pledge of part of trust company assets.			25,000 00	
				<u>131,982 08</u>
Other liabilities not included under any of the above heads, viz.:				
Certified checks.			\$2,535 58	
Reserved for taxes.			2,033 32	
Bills payable.			30,000 00	
				<u>34,568 90</u>
				<u>\$2,006,698 09</u>
Accrued interest not entered on books at date of this report as a liability.				\$1,671 92
SUPPLEMENTARY.				
Total amount of interest and commissions received during the year.				\$76,083 07
All other profits received during the year.				1,443 11
Amount of interest paid to and credited depositors during the year				28,915 89
Amount of expenses of the institution during the year, excluding taxes.				<u>17,987</u>

Amount of dividends on capital stock declared during the year, payable February 1 and August 1.....	\$12,000 00
Taxes paid during the year.....	3,517 03
Number of deposits on which interest is allowed at this date....	1,389
Total amount of such deposits.....	\$1,277,200 27
Average rate of interest on deposits on which interest is paid,	.035
Amount of bonds and mortgages invested in during the year....	\$46,800 00
Amount received from bonds and mortgages paid or sold during the year.....	2,200 00

14. COLONIAL TRUST COMPANY, NEW YORK CITY.

[222 Broadway; chartered 1873 as the New York Real Estate Guaranty Company.]

JOHN E. BORNE, President.

ARPAD S. GROSSMAN, Treasurer.

DIRECTORS.

HENRY O. HAVEMEYER,
LOWELL M. PALMER,
CORD MEYER,
SETH M. MILLIKEN,
HENRY N. WHITNEY,
STEPHEN PEABODY,
JAMES W. TAPPIN,

ANSON R. FLOWER,
JOHN E. BORNE,
PERRY BELMONT,
FRANK CURTISS,
VERNON H. BROWN,
GEO. WARREN SMITH,
GEO. W. QUINTARD,

WM. T. WARDWELL,
PERCIVAL KUHNE,
DANIEL O'DAY,
L. C. DESSAR,
THEO. W. MYERS,
RICHARD DELAFIELD,
GEO. EDWARD IDE,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$114,450 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York and Brooklyn.....	\$975,000 00	\$981,701 25	\$981,701 25
City of Chicago.....	50,000 00	52,181 81	52,181 81
Chic., Mil. & St. Paul.....	100,000 00	100,000 00	100,000 00
Clev., Lorain & Wheel- ing, gen.....	50,000 00	52,213 12	52,213 12
Kings County Elevated	100,000 00	93,000 00	93,000 00
Tennessee Coal, Iron & R. R., gen.....	100,000 00	97,500 00	97,500 00
Chic., Rock Isl. & Pac..	79,000 00	77,025 00	77,025 00
St. Louis & San Fran- cisco, ref. 1st.....	79,000 00	68,730 00	68,730 00
International Paper Co.	100,000 00	92,000 00	92,000 00
Oregon Short Line.....	100,000 00	95,875 00	95,875 00
International Steam Pump Co.....	100,000 00	102,333 33	102,333 33
Western Pacific, 1st....	200,000 00	186,000 00	186,000 00
Detroit, Toledo & Ironton, gen. lien...	132,000 00	102,000 00	102,000 00
<i>Stocks:</i>			
Colonial Safe Dep. Co.,.	99,300 00	109,230 00	109,230 00
National Park Bank, N. Y.....	15,000 00	75,000 00	75,000 00
Home Fire Ins. Co.,.	10,000 00	40,000 00	40,000 00
German Am. Bank, Buffalo.....	10,000 00	15,500 00	15,500 00
	\$2,290,300 00	\$2,340,289 51	\$2,340,289 51

Amount loaned on collaterals.....	2,340,289 51
Other loans, including bills purchased.....	16,332,440 35
Amount due from directors, included in loans, \$222,000.	2,613,291 66
Overdrafts.....	100 09
Real estate.....	30,000 00
ash on deposit in banks or other moneyed institutions.....	4,189,499 62

COLONIAL TRUST COMPANY.

493

Specie.....	\$803,496 02
United States legal tender notes and notes of national banks....	192,515 00
Cash items.....	4,786 65
Amount of assets not included under any of the above heads, viz.: Accrued interest entered on books at date of this report as an asset	229,712 73
	<u>\$26,850,601 63</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus on book value (less current expenses and taxes paid).. (Surplus on market value, \$1,824,023.27; surplus after charging and crediting accrued interest, \$1,824,023.27).	1,824,023 27
Deposits subject to check (except as stated below), not preferred	18,606,660 26
Certificates of deposit (not preferred), time, \$254,433.27; demand, \$781,607.29.....	1,036,040 56
Amount due trust companies.....	1,161,556 35
Amount due banks and bankers.....	757,137 84
Preferred deposits, as follows:	
Due savings banks.....	\$1,311,737 40
Due savings and loan associations.....	41,345 89
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	696,314 50
	<u>2,049,397 79</u>
Other liabilities not included under any of the above heads, viz.:	
Certified checks.....	\$298,562 34
Accrued interest entered on books at date of this re- port as a liability.....	117,223 22
	<u>415,785 56</u>
	<u>\$26,850,601 63</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$1,182,381 32
All other profits received during the year.....	9,210 00
Amount of interest paid to and credited depositors during the year	698,570 61
Amount of expenses of the institution during the year, excluding taxes.....	172,649 73
Amount of dividends on capital stock declared during the year payable January 2 and July 1, 1905.....	100,000 00
Taxes paid during the year.....	25,251 63
Number of deposits on which interest is allowed at this date....	1,803
Total amount of such deposits.....	\$21,447,374 11
Average rate of interest on deposits on which interest is paid	.0284
Amount of bonds and mortgages invested in during the year....	\$47,200 00
Amount received from bonds and mortgages paid or sold during the year.....	<u>14,500 00</u>

15. COLUMBIA TRUST COMPANY, NEW YORK CITY.

[26 Nassau street; chartered 1871 as the Mutual Benefit Life Policy, Loan and Trust Company.]

ROBERT S. BRADLEY, President.

LANGLEY W. WIGGIN, Secretary.

DIRECTORS.

SAMUEL G. BAYNE,
FREDERICK H. EATON,
HENRY GOLDMAN,
C. H. HUTTIG,
J. V. McNEAL,
AUGUSTUS G. PAINE,
HERMAN SIELCKEN,

E. C. BENEDICT,
CHARLES O. GATES,
FRANK S. HASTINGS,
A. R. KUSER,
WILLIAM H. MOODY,
WILLIAM R. PETERS,
ARTHUR TURNBULL,
ARTHUR G. YATES.

ROBERT S. BRADLEY,
JAMES M. GIFFORD,
A. B. HEPBURN,
J. R. MCGINLEY,
WILLIAM H. NICHOLS,
CLARENCE W. SEAMANS,
CLARK WILLIAMS,

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York.....	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00
	<u>\$1,000,000 00</u>	<u>\$1,000,000 00</u>	<u>\$1,000,000 00</u>
Amount loaned on collaterals.....			\$1,000,000 00
Cash on deposit in banks or other moneyed institutions.....			3,288,400 00
Specie.....			345,863 80
United States legal tender notes and notes of national banks..			1,316 39
Amount of assets not included under any of the above heads viz.:			200,522 04
Accrued interest entered on books at date of this report as an asset.....			18,625 13
			<u>\$4,854,727 36</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus on book value (less current expenses and taxes paid)..	1,024,810 31
(Surplus on market value, \$1,024,810.31; surplus after charging and crediting accrued interest, \$1,024,810.31).	
Deposits subject to check (except as stated below), not preferred	2,464,919 34
Certificates of deposit (not preferred), time, \$50,000; demand, \$204,724.66.....	254,724 66
Amount due trust companies.....	75,942 10
Amount due banks and bankers.....	28,050 30
Preferred deposits, as follows: Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	3,700 00
Other liabilities not included under any of the above heads, viz.:	
Certified checks.....	\$900 00
Reserved for taxes.....	1,666 67
Accrued interest entered on books at date of this report as a liability.....	13 98
	<u>2,580 65</u>
	<u>\$4,854,727 36</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$38,695 68
All other profits received during the year.....	76 00
Amount of interest paid to and credited depositors during the year	6,362 41

Amount of expenses of the institution during the year, excluding taxes.....	\$5,522 56
Number of deposits on which interest is allowed at this date....	94
Total amount of such deposits.....	\$2,754,670 28
Average rate of interest on deposits on which interest is paid	.0287

16. THE COLUMBUS TRUST COMPANY, NEWBURGH.

[76 and 78 Broadway; chartered 1893.]

JOSEPH VAN CLEFT, President.

HENRY M. LEONARD, Treasurer.

DIRECTORS.

WALTER C. ANTHONY,
WALTER DUMVILLE,
RICHARD GARRISON,
GEORGE H. MORRISON,
A. H. F. SEEGER,

CHARLES R. BULL,
SAMUEL W. EAGER, JR.,
SAMUEL McCLUNG,
CLARENCE ORMSBEE,
STEPHEN SMITH,

ISAAC COCHRAN,
JOHN H. FLANAGAN,
DAVID A. MORRISON,
WM. M. PATTON,
JOSEPH VAN CLEFT.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$535,937 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of Niagara Falls....	\$20,000 00	\$21,000 00	\$21,000 00
Town of Montgomery....	100 00	100 00	100 00
Town of Montgomery....	400 00	400 00	400 00
Town of Cornwall.....	3,700 00	3,700 00	3,700 00
Atlanta & Birmingham, S. Air Line.....	15,000 00	14,400 00	14,200 00
Atlanta & Birmingham.	5,000 00	5,150 00	5,100 00
Baltimore & Ohio, 1st.	11,000 00	11,385 00	11,300 00
B. & O., S. W. division.	20,000 00	18,600 00	18,600 00
Bangor & Aroostook....	10,000 00	9,700 00	9,600 00
Bay of Quinte, 1st....	10,000 00	10,400 00	10,200 00
Bellingham Bay, Brit. Col.....	5,000 00	5,200 00	5,100 00
Buffalo & Susquehanna	25,000 00	25,000 00	24,300 00
Buffalo & Susquehanna Iron Co., 1st.....	10,000 00	10,000 00	9,900 00
Buffalo & Susquehanna Iron Co., 1st.....	15,000 00	15,000 00	14,800 00
Bush Terminal Co., 1st	6,000 00	5,580 00	5,400 00
Bush Terminal, consoli- dated.....	15,000 00	15,000 00	14,600 00
Central of Georgia.....	5,000 00	5,700 00	5,500 00
Central of New Jersey..	5,000 00	6,725 00	6,800 00
Chicago & Alton, ref....	10,000 00	8,300 00	8,400 00
Chic., R. I. & Pac.....	5,000 00	4,750 00	4,800 00
Chic., R. I. & Pac.....	5,000 00	4,000 00	4,200 00
Cincinnati, Ind. & Western, ref.....	5,000 00	4,850 00	4,600 00
Canadian Northern, equipment.....	3,000 00	3,000 00	3,000 00
Denver & Rio Grande..	5,000 00	5,400 00	5,400 00
Des Moines & Fort Dodge.....	5,000 00	5,000 00	4,800 00
Galv., Houston & Hen- derson.....	10,000 00	10,300 00	10,300 00
Gila Valley, Globe & Northern, ref.....	5,000 00	5,700 00	5,400 00
Gulf & Ship Island.....	30,000 00	30,400 00	31,200 00
Iowa Central.....	25,000 00	28,700 00	28,300 00
Tacoma Eastern.....	5,000 00	5,000 00	5,100 00
Toledo & St. Louis & Western.....	30,000 00	27,450 00	27,000 00
Toledo & Ohio Central.	10,000 00	9,600 00	9,700 00
Third Ave., New York.	8,000 00	7,760 00	7,800 00
Wabash R. R.....	5,000 00	5,800 00	5,800 00
West Va., Central & Pittsburg.....	10,000 00	11,000 00	11,200 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Wheeling & Lake Erie..	\$10,000 00	\$9,100 00	\$9,200 00
Wheeling & Lake Erie, extension, imp.	10,000 00	11,200 00	11,000 00
Wheeling & Lake Erie, equip., st. fund.	5,000 00	5,100 00	5,100 00
Wisconsin Central.	15,000 00	14,250 00	13,800 00
Atlanta Gas Light.	5,000 00	5,300 00	5,200 00
Brooklyn Union Gas.	5,000 00	5,700 00	5,800 00
Des Moines Edison Lt. Co.	10,000 00	10,400 00	10,200 00
Detroit Edison Co.	10,000 00	10,400 00	10,200 00
Edison Electric Ill. Co..	10,000 00	10,400 00	10,500 00
Edison of New Orleans.	5,000 00	5,200 00	5,200 00
Equitable Gas Electric Co., Utica.	5,000 00	5,200 00	5,200 00
Laclede Gas Lt. Co.	5,000 00	5,300 00	5,100 00
Municipal Gas. Elect Co., Rochester.	5,000 00	5,000 00	4,900 00
Montreal L., H. & P. Co.	15,000 00	15,300 00	15,200 00
N. Y. Gas. Elect. L., H. & P. Co.	15,000 00	16,350 00	16,300 00
N. Y. G., H. & P. Co.	20,000 00	18,600 00	18,800 00
N. Y. & Richmond Gas	5,000 00	5,200 00	5,000 00
Syracuse Gas Co.	5,000 00	5,200 00	5,100 00
Union Elect. Lt. & P. Co., St. Louis.	10,000 00	10,400 00	10,300 00
Utica Elect. Lt. & P. Co	10,000 00	10,500 00	10,700 00
Cons. Water Co., Utica.	8,000 00	8,080 00	8,000 00
International Steam Pump Co.	5,000 00	5,200 00	5,100 00
Waterloo Water Co.	5,000 00	5,000 00	5,000 00
St. Joseph Stock Yard.	15,000 00	15,150 00	15,000 00
United States of Mex- ico.	10,000 00	9,500 00	9,400 00
International & Great Northern.	5,000 00	5,000 00	5,000 00
Kansas & Michigan.	5,000 00	4,850 00	4,800 00
Kans. City, Ft. Scott & Memphis.	10,000 00	8,700 00	8,800 00
Kentucky Central.	15,000 00	15,300 00	14,800 00
Louisiana & Arkansas.	20,000 00	21,000 00	20,600 00
Louisville, Henderson & St. Louis.	10,000 00	11,250 00	11,300 00
Louisville & Nashville.	25,000 00	26,500 00	25,700 00
Mason City & Ft. Dodge	10,000 00	9,300 00	9,100 00
Millers & Southwestern	15,000 00	15,000 00	14,800 00
Missouri, Kansas & Ok- lahoma.	5,000 00	5,450 00	5,200 00
Missouri, Kansas & Texas.	15,000 00	16,050 00	15,400 00
Missouri Pacific.	10,000 00	10,550 00	10,700 00
Missouri Pacific.	10,000 00	12,300 00	12,000 00
Norfolk & Southern.	13,000 00	14,105 00	14,400 00
Ogd. & Lake Cham- plain.	20,000 00	20,200 00	20,000 00
Oregon Short Line.	20,000 00	19,200 00	19,300 00
Pennsylvania & Ma- honing Valley.	5,000 00	5,200 00	5,200 00
Pere Marquette, Lake Erie div.	10,000 00	10,400 00	9,800 00
Pittsburg Terminal.	5,000 00	5,450 00	5,400 00
Reading Co (Jersey Cent.).	5,000 00	5,000 00	4,900 00
Rio Grand & Western.	15,000 00	14,962 50	15,000 00
Rio Grand & Western.	5,000 00	4,600 00	4,400 00
Santa Fe & Prescott & Phoenix.	10,000 00	11,000 00	10,800 00
St. Joseph & Grand Island.	5,000 00	4,750 00	4,700 00
Seaboard Air Line.	5,000 00	5,150 00	5,100 00
Sciota Valley & New England.	5,000 00	5,125 00	5,000 00
St. Louis, Iron Mt. & Southern.	5,000 00	5,800 00	5,800 00
St. Louis, Iron Mt. & Southern, uni. (R. & G.).	5,000 00	4,800 00	4,800 00
St. Louis, Iron Mt. & Southern, River & Gulf div.	20,000 00	19,000 00	18,900 00
St. Louis, Memphis & Nashville.	10,000 00	9,900 00	9,900 00

COLUMBUS TRUST COMPANY.

497

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
Southern Pacific.....	\$5,000 00	\$4,800 00	\$4,800 00	
Republic of Cuba.....	10,000 00	10,500 00	10,200 00	
Japanese Government..	5,000 00	4,950 00	4,800 00	
Japanese Government..	19,000 00	17,480 00	17,100 00	
Grove Mills Paper Co....	5,000 00	5,000 00	5,000 00	
Canadian Northern, equip.	5,000 00	4,950 00	4,900 00	
Colorado Springs & Cripple Creek.....	5,000 00	5,150 00	5,100 00	
Georgia Midland.....	5,000 00	3,600 00	3,600 00	
Gulf, Beaumont & Kan- sas City.....	5,000 00	5,300 00	5,300 00	
Middlesex Valley G....	7,000 00	7,980 00	8,000 00	
New Mexico R. R. & Coal Co.	5,000 00	5,200 00	5,200 00	
Savannah & Statesboro.	5,000 00	5,300 00	5,300 00	
Buffalo & Susquehanna Stocks:	10,000 00	10,100 00	10,100 00	
Allis Chalmers, pre- ferred.....	5,000 00	3,100 00	3,200 00	
Chicago & Gt. Western.	10,000 00	8,500 00	8,400 00	
Henry R. Worthington Pump.....	7,100 00	8,733 00	8,100 00	
	<u>\$1,011,300 00</u>	<u>\$1,024,165 50</u>	<u>\$1,013,400 00</u>	
Amount loaned on collaterals.....				\$1,013,400 00
Other loans, including bills purchased.....				178,685 09
Overdrafts.....				613,158 93
Due from banks, bankers and brokers.....				32 22
Real estate.....				6,637 61
Cash on deposit in banks or other moneyed institutions.....				50,000 00
Specie.....				130,174 94
United States legal tender notes and notes of national banks....				20,489 12
Cash items.....				11,662 00
				<u>5,951 47</u>
				<u>\$2,566,128 38</u>

Accrued interest not entered on books at date of this report as an asset.....	\$9,845 62
---	------------

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Surplus on book value (less current expenses and taxes paid)....	103,292 81
(Surplus on market value, \$114,058.31; surplus after charging and crediting accrued interest, \$111,506.16).	
Deposits subject to check (except as stated below), not preferred	2,331,432 97
Certificates of deposit (not preferred), time, \$26,848; demand, \$418.05.....	27,266 05
Amount due trust companies.....	900 60
Amount due banks and bankers.....	148 96
Preferred deposits, as follows: Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	2,653 59
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends.....	\$3 00
Certified checks.....	19 50
Treasurer's checks.....	410 90
	<u>433 40</u>
	<u>\$2,566,128 38</u>

Accrued interest not entered on books at date of this report as a liability.....	\$12,397 77
--	-------------

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$75,519 03
All other profits received during the year.....	42,265 16
Amount of interest paid to and credited depositors during the year	72,256 85
Amount of expenses of the institution during the year, excluding taxes.....	12,967 74

Amount of dividends on capital stock declared during the year, payable January and July.....	\$6,000 00
Taxes paid during the year.....	2,522 93
Number of deposits on which interest is allowed at this date....	3,181
Total amount of such deposits.....	\$1,987,304 02
Average rate of interest on deposits on which interest is paid...	.0333
Amount of bonds and mortgages invested in during the year....	\$98,050 00
Amount received from bonds and mortgages paid or sold during the year.....	43,268 02

17. COMMONWEALTH TRUST COMPANY, BUFFALO.

[Corner Niagara and Main streets; chartered 1903.]

EBEN O. McNAIR, President.

WM. E. DANFORTH, Secretary.

DIRECTORS.

SPENCER KELLOGG,
ELLIOTT C. McDOUGAL,
CHARLES W. PARDEE,
WILLIAM H. GRANGER,
HENRY WARE SPRAGUE,
ALBERT J. WRIGHT,
JOHN D. LARKIN,
WILLIAM C. BARRY,
WILLIAM E. WHEELER,

J. F. SCHOELLKOPF,
WHITNEY G. CASE,
WILLIAM H. HOTCHKISS,
EDWARD L. KOONS,
HARDIN H. LITTELL,
WILLIAM L. MARCY,
JOHN GOWANS,
JULIAN M. GERARD,
FRED D. COREY,

G. BARRETT RICH,
LEONARD DODGE,
ROBERT K. ROOT,
FRED C. M. LAUTZ,
WALTER T. WILSON,
ANDREW LANGDON,
OAKLEIGH THORNE,
JAMES R. BURNET,
EBEN O. McNAIR.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$204,600 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States.....	\$2,000 00	\$2,060 00	
City of Buffalo.....	100,000 00	100,000 00	
City of New York.....	200,000 00	200,000 00	
International Traction.	150,000 00	123,000 00	
Niagara Power, 1st mtg	200,000 00	206,000 00	
Niagara Falls Hyd.			
Power.....	100,000 00	100,000 00	
Wabash, notes.....	128,000 00	128,000 00	
Cin., Ham., & Dayt.,			
notes.....	150,000 00	132,000 00	
Penn., conv.....	100,000 00	104,000 00	
Manhattan.....	8,000 00	8,320 00	
Erie, prior lien.....	100,000 00	100,000 00	
Reading, general.....	150,000 00	151,500 00	
C., B. & Q., joint.....	300,000 00	300,000 00	
Chesapeake & Ohio.....	109,000 00	117,720 00	\$3,778,015 90
C., C. & St. L.....	6,000 00	6,180 00	
Central of Georgia.....	100,000 00	113,500 00	
Erie, general lien.....	200,000 00	183,000 00	
Norfolk & Western.....	100,000 00	101,750 00	
N. Y. Central, deb.....	100,000 00	101,000 00	
Atchison, adj.....	200,000 00	188,401 25	
So. Pacific, 1st con.....	300,000 00	285,000 00	
Mo. Pacific, con.....	200,000 00	190,000 00	
Can. Pacific Short Line.	200,000 00	194,000 00	
Japanese, 2d series....	125,000 00	116,250 00	
Japanese.....	5,000 00	5,000 00	
C., R. I. & P., ref.....	300,000 00	287,250 00	
Oregon Short Line.....	200,000 00	192,000 00	
Buffalo Ry., 1st con....	50,000 00	56,000 00	
Gulf & Ship Island.....	15,000 00	15,150 00	
	\$3,898,000 00	\$3,807,081 25	\$3,778,015 90
Less accrued interest on bonds selling flat.....		12,405 37	
	\$3,898,000 00	\$3,794,675 88	\$3,778,015 90

3,778,015 90

Amount loaned on collaterals.....	\$1,544,560	20
Amount due from directors, included in loans, \$44,000.		
Overdrafts.....	185	02
Cash on deposit in banks or other moneyed institutions.....	854,134	45
Specie.....	52,809	11
United States legal tender notes and notes of national banks....	69,849	00
Cash items.....	90,974	72
Amount of assets not included under any of the above heads, viz.:		
Furniture and fixtures.....	\$4,500	00
Accrued interest entered on books at date of this re-		
port as an asset.....	37,063	61
	41,563	61
	<u>\$6,636,692</u>	<u>01</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$500,000	00
Surplus on book value (less current expenses and taxes paid) ..	554,262	73
(Surplus on market value, \$570,922.71; surplus after charg-		
ing and crediting accrued interest, \$570,922.71).		
Deposits subject to check (except as stated below), not preferred	4,831,244	71
Certificates of deposit (not preferred).....	253,092	88
Amount due trust companies.....	55,294	54
Amount due banks and bankers.....	50,964	75
Preferred deposits, as follows:		
Due savings banks.....	\$275,000	00
Due savings and loan associations.....	17,425	83
Due as executor, administrator, guardian, receiver,		
trustee, committee or depository.....	73,990	24
	366,416	07
Other liabilities not included under any of the above heads, viz.:		
Unpaid dividends.....	\$19,240	00
Certified checks.....	976	33
Reserved for taxes.....	5,200	00
	25,416	33
	<u>\$6,636,692</u>	<u>01</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the		
year.....	\$267,101	58
All other profits received during the year.....	19,014	18
Amount of interest paid to and credited depositors during the year	163,880	71
Amount of expenses of the institution during the year, excluding		
taxes.....	47,842	86
Amount of dividends on capital stock declared during the year,		
payable July 1 and December 30, 1905.....	35,000	00
Taxes paid during the year.....	10,822	44
Amount of deposits made by order of court.....	82,873	96
Number of deposits on which interest is allowed at this date....	2,790	
Total amount of such deposits.....	\$5,571,750	26
Average rate of interest on deposits on which interest is paid ..	.032	
Amount of bonds and mortgages invested in during the year	\$155,500	00
Amount received from bonds and mortgages paid or sold during		
the year.....	70,650	00

18. COMMONWEALTH TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[27 Pine street; Chartered 1902 as Trust Company of the Republic.]

PALTIEL R. BOMEISLER, President.

L. A. RAPELYEA, Secretary.

DIRECTORS.

WINTHROP E. SCARRITT,
FRANCIS S. HUTCHINS,
THOMAS H. HILLIARD,
STUYVESANT FISH,

H. SELLERS McKEE,
GEORGE C. BOLDT,
CHARLES H. WENMAN,
WILLIAM A. MARBLE,
FREDERICK W. GARVIN.

THOMAS CRIMMINS,
PALTIEL R. BOMEISLER,
ALBERT R. PALMER,
WALTON H. MARSHALL.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
City of New York.....	\$500,500 00	\$503,038 00	\$500,500 00	
<i>Stocks:</i>				
Shipbuilding Co. Securities Synd.....	773,500 00	1,000 00	1,000 00	
Bethlehem Steel Corp.....		418,410 00	224,735 00	
	<u>\$1,274,000 00</u>	<u>\$922,448 00</u>	<u>\$726,235 00</u>	\$726,235 06
Cash on deposit in banks or other moneyed institutions.....				9,017 10
Specie.....				150 64
United States legal tender notes and notes of national banks....				90 00
				<u>\$735,492 80</u>

Accrued interest not entered on books at date of this report as an asset..... \$3,195 20

LIABILITIES.

Capital stock paid in, in cash.....	\$500,000 00
Surplus on book value (less current expenses and taxes paid).. (Surplus on market value, \$240,629.87; surplus after charging and crediting accrued interest, \$241,962.02.)	44,416 87
Deposits subject to check (except as stated below), not preferred, secured by bond of indemnity filed with Banking Department October 30, 1905.....	1,045 22
Amount due banks and bankers, bills payable.....	190,000 00
Preferred deposits, as follows: Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	13 11
Other liabilities not included under any of the above heads, viz.: Official checks.....	17 60
	<u>\$735,492 80</u>

Accrued interest not entered on books at date of this report as a liability..... \$1,863 05

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$29,484 25
All other profits received during the year.....	224,085 36
Amount of expenses of the institution during the year, excluding taxes.....	220,802 71
Taxes paid during the year.....	<u>5,200 00</u>

19. THE COUNTY TRUST COMPANY, WHITE PLAINS.

[122 Railroad avenue; chartered 1903.]

HOWARD E. FOSTER, President.

JOSEPH. H. MEAD, Secretary.

DIRECTORS.

EDWIN S. MARSTON,
HOWARD E. FOSTER,
DAVID CROMWELL,
CORNELIUS R. AGNEW,
HENRY KING SMITH,RICHARD SUTRO,
JAMES F. HORAN,
JOHN J. BROWN,
BENJAMIN W. LOEB,WILLIAM L. WARD,
FREDERICK GELLER,
WILSON BROWN, JR.,
GEORGE M. POTTER,
HORACE F. HOWLAND.FINANCIAL.
RESOURCES.Bonds and mortgages..... \$115,260 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York.....	\$100,000 00	\$100,583 00	\$104,606 20
Village of White Plains, ctf. of indebt.....	25,000 00	25,000 00	25,000 00
Baltimore & Ohio, 1st.	10,000 00	10,350 00	10,125 00
Atch., T. & S. F., gen..	10,000 00	10,250 00	9,962 50
C., B. & Quincy, jointds	20,000 00	20,200 00	19,468 75
Chesapeake & Ohio, gen'l.....	20,000 00	21,700 00	20,650 00
Mo. Pacific, 1st.....	10,000 00	12,250 00	12,085 00
Hocking Valley, ex. 4s.	11,000 00	11,440 00	11,210 00
Oregon Short Line, ref. 4s.....	20,000 00	19,200 00	19,150 00
Chic., R. I. & Pacific..	10,000 00	10,550 00	10,150 00
Penn. R. R., 10 yr conv.	1,500 00	1,500 00	1,500 00
Adams Express Co.....	15,000 00	15,600 00	15,416 25
Mo., Kansas & Texas..	15,000 00	15,000 00	14,823 75
Union Pacific, 1st.....	15,000 00	15,900 00	15,412 50
Western Union, gen.....	15,000 00	15,750 00	15,381 25
Rio Grande & Western	11,000 00	11,000 00	10,578 75
Northern Pac., p. L. gen'l.....	10,000 00	10,537 00	10,247 50
Reading Co., gen.....	15,000 00	15,525 00	14,505 00
Oregon R. R. & Nav. Co.....	10,000 00	10,100 00	9,918 75
Erie pr. lien, con gen'l	10,000 00	10,150 00	9,725 00
Lake Shore & Mich. South.....	15,000 00	15,075 00	14,968 75
Manhattan Elev.....	20,000 00	20,775 00	20,675 00
Hocking Valley.....	10,000 00	11,000 00	10,525 00
Norfolk & Western.....	15,000 00	15,300 00	14,825 00
C., C., C. & St. Louis..	10,000 00	10,300 00	9,887 50
Denver & Rio Grande..	20,000 00	20,350 00	19,825 00
Central Pacific, 1st ref.	15,000 00	15,225 00	15,168 75
P., C., C. & St. Louis..	10,000 00	10,300 00	10,350 00
Underground Electric, London.....	20,000 00	19,300 00	19,725 00
Atlantic & Danville.....	29,000 00	28,710 00	28,093 75
Southern Pac.....	10,000 00	9,725 00	9,700 00
Imperial Japanese.....	48,700 00	46,946 00	45,375 00
International & G't Northern.....	20,000 00	20,000 00	20,575 00
<i>Stock:</i> Pennsylvania R. R.....	5,000 00	7,187 00	6,100 00
	<u>\$601,200 00</u>	<u>\$612,778 00</u>	<u>\$605,709 95</u>

605,709 95
 Amount loaned on collaterals..... 228,090 50
 Other loans, including bills purchased..... 4,154 40
 Cash on deposit in banks or other moneyed institutions..... 98,745 79
 Specie..... 7,188 52
 United States legal tender notes and notes of national banks.... 3,610 00
 Amount of assets not included under any of the above heads, viz.:
 Furniture and fixtures..... 1,500 00

\$1,064,259 16Accrued interest not entered on books at date of this report as an
asset.....\$12,105 57

LIABILITIES.

Capital stock paid in, in cash.....	\$10
Surplus on book value (less current expenses and taxes paid).. (Surplus on market value, \$63,146.26; surplus after charging and crediting accrued interest, \$68,054.77).	5
Deposits subject to check (except as stated below), not preferred	68
Certificates of deposit (not preferred), demand.....	
Amount due trust companies.....	3
Amount due banks and bankers.....	1
Preferred deposits as follows:	
Due savings banks.....	\$40,598 95
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	131,371 88
Other liabilities not included under any of the above heads, viz.:	17
Certified checks.....	\$2,535 51
Reserved for taxes.....	780 00
	<u>\$1,06</u>

Accrued interest not entered on books at date of this report as a liability.....

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$3
All other profits received during the year.....	
Amount of interest paid to and credited depositors during the year	2
Amount of expenses of the institution during the year, excluding taxes.....	
Taxes paid during the year.....	
Amount of deposits made by order of court.....	13
Number of deposits on which interest is allowed at this date..	
Total amount of such deposits.....	\$90
Average rate of interest on deposits on which interest is paid...	
Amount of bonds and mortgages invested in during the year..	\$7
Amount received from bonds and mortgages paid or sold during the year.....	

20. EMPIRE TRUST COMPANY, NEW YORK CITY.

[42 Broadway; chartered 1902.]

LEROY W. BALDWIN, President.

H. M. GOUGH,

DIRECTORS.

LEROY W. BALDWIN,	ARCHIBALD HARRISON,	HENRY A. ROBBI
ROGER S. BALDWIN,	THOMAS B. HIDDEN,	H. P. ROBBINS,
FREDERIC R. COUDERT,	ROBERT E. JENNINGS,	WALTER T. ROSEN
WILLIAM H. ENGLISH,	PERCIVAL KUHNÉ,	WILLIAM SALOMO
WM. E. G. GAILLARD,	PIERRE LORILLARD,	JAMES HENRY SM
CLEMENT A. GRISCOM, JR.,	GEO. L. NICHOLS,	J. FREDERICK TA
FRANCIS B. HARRISON,	ADOLPH OBRIG,	HENRY P. TALMAI
H. H. HARRISON,	S. H. P. PELL,	EGERTON L. WINTI

FINANCIAL.

RESOURCES.

and mortgages..... \$30

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Chic., Mil. & St. Paul (C. P. & West. div.)	\$10,000 00	\$11,600 00	\$11,100 00
Chic., R. I. & Pac., 1st gen.	25,000 00	26,250 00	25,250 00
Montana Central, 1st.	25,000 00	34,250 00	33,000 00
Chi. & Erie, 1st.	10,000 00	12,300 00	11,800 00
Chi. & East. Ill., gen. cons. 1st.	15,000 00	17,700 00	17,400 00
West Shore, 1st cons. reg.	10,000 00	10,900 00	10,400 00
Illinois Cent. (Lou. div.)	16,000 00	15,040 00	14,720 00
St. Paul., Minn. & Man. (Montana Ex.)	1,000 00	1,050 00	990 00
St. Louis & Iron Mt'n	10,000 00	11,600 00	11,300 00
Southern Pacific (Gen. Pac. coll.)	5,000 00	4,750 00	4,500 00
Chi. & No. Western	37,000 00	37,000 00	35,150 00
N. Y. & West. Light	50,000 00	45,500 00	45,500 00
U. S. Realty	1,000 00	1,000 00	1,020 00
City Telephone Co.	10,000 00	9,000 00	7,500 00
Rapid Transit	150,000 00	151,500 00	154,500 00
Repeating	100,000 00	101,000 00	103,000 00

<i>Stocks:</i>			
Lawyers' Title Ins. & Trust Co.	13,850 00	44,181 00	39,970 00
Lawyers' Mortgage Co.	10,000 00	18,500 00	14,300 00
U. S. Realty & Im- provement Co.	6,400 00	5,568 00	6,817 31
James Reilly Supply & Repair Co.	8,000 00	7,500 00	7,500 00
McVicar, Gaillard Real- ty Co.	49,925 00	49,925 00	49,925 00
Colwell Lead Co.	250 00	2,500 00	2,500 00
	<u>\$563,425 00</u>	<u>\$618,614 00</u>	<u>\$608,142 31</u>

Amount loaned on collaterals..... 1,965,986 66
 Other loans, including bills purchased..... 654,234 09

Amount due from directors, included in loans, \$126,000.

Overdrafts..... 1,364 27
 Due from banks, bankers and brokers..... 336,737 01
 Real estate..... 115,633 00
 Cash on deposit in banks or other moneyed institutions..... 1,013,042 58
 Specie..... 16,406 86
 United States legal tender notes and notes of national banks.... 14,310 00

Amount of assets not included under any of the above heads, viz.:

Furniture and fixtures..... \$41,500 00
 Accrued interest entered on books at date of this report
 as an asset..... 16,295 37
 Advances secured by collateral..... 60,289 93

118,085 30

\$5,144,310 25

LIABILITIES.

Capital stock paid in, in cash..... \$500,000 00
 Surplus on book value (less current expenses and taxes paid).... 1,069,083 70
 (Surplus on market value, \$1,079,555.39; surplus after charg-
 ing and crediting accrued interest, \$1,079,555.39)
 Deposits subject to check (except as stated below), not preferred. 2,710,797 03
 Certificates of deposit (not preferred), time, \$116,907.94; demand,
 \$56,203.51..... 173,111 45
 Amount due trust companies..... 18,397 79
 Amount due banks and bankers..... 371,668 01
 Preferred deposits, as follows:

Due savings banks..... \$68,435 82
 Due as executor, administrator, guardian, receiver,
 trustee, committee or depositary..... 2,052 14

70,487 96

Other liabilities not included under any of the above heads, viz.:

Unpaid dividends.....	\$15,000 00	
Certified checks.....	207,937 60	
Reserved for taxes.....	7,826 71	
		\$230,764 31
		\$5,144,310 25

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$209,153 37
Amount of interest paid to and credited depositors during the year.....	85,100 49
Amount of expenses of the institution during the year, excluding taxes.....	60,953 01
Amount of dividends on capital stock declared during the year, payable January 2, 1906.....	15,000 00
Taxes paid during the year.....	23,826 71
Amount of deposits made by order of court.....	2,052 14
Number of deposits on which interest is allowed at this date....	1,240
Total amount of such deposits.....	\$2,970,000 00
Average rate of interest on deposits on which interest is paid....	.0237
Amount of bonds and mortgages invested in during the year....	\$690,500 00
Amount received from bonds and mortgages paid or sold during the year.....	640,131 83

21. EQUITABLE TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[15 Nassau street; chartered 1871 as the Traders' Deposit Company.]

ALVIN W. KRECH, President.

FREDERICK W. FULLE, Treasurer.

DIRECTORS.

C. F. ADAMS, 24.
 F. R. COUDERT,
 T. DEWITT CUYLER,
 M. HARTLEY DODGE,
 LAWRENCE L. GILLESPIE,
 BRADISH JOHNSON,
 L. F. LOREE,
 PAUL MORTON,
 HENRY S. REDMOND,
 V. P. SNYDER,
 H. M. WALKER,

C. B. ALEXANDER,
 PAUL D. CRAVATH,
 WILLIAM A. DAY,
 JOHN F. DRYDEN,
 E. H. HARRIMAN,
 OTTO H. KAHN,
 CLARENCE H. MACKAY,
 WINSLOW S. PIERCE,
 LYMAN RHOADES, JR.,
 GAGE E. TARBELL,
 GEORGE T. WILSON,

H. M. ALEXANDER,
 W. H. CROCKER,
 HENRY C. DEMING,
 FREDERICK W. FULLE,
 T. H. HUBBARD,
 ALVIN W. KRECH,
 D. H. MOFFAT,
 H. H. PORTER, JR.,
 J. HENRY SMITH,
 WILLIAM C. VAN HORNE,
 HENRY R. WINTHROP.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$2,651,000 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York.....	\$600,000 00	\$600,000 00	\$600,000 00
At. C. L. (L. & N. coll.)	500,000 00	475,000 00	475,000 00
Chicago & Alton.....	70,000 00	55,046 25	55,046 25
Imp. Japanese Gov., sterling loan.....	25,000 00	2,500 00	2,500 00
Iron Mt., car trust.....	388,000 00	388,000 00	388,000 00
Long Island R. R., ref.	200,000 00	202,000 00	202,000 00
Mo. Pac., equip. ass'n..	22,000 00	22,774 40	22,774 40
Penn. R. R., 10 year convert.....	300,000 00	295,500 00	295,500 00
P. R. R. steel car trusts	200,000 00	197,340 00	197,340 00
P. R. R., steel equip. ass'n.....	49,000 00	48,172 62	48,172 62
St. L. Iron Mt. & So. R. R. Div., 1st.....	30,000 00	22,498 44	22,498 44
St. L. Iron Mt. & So. R. R. Div., 1st.....	49,000 00	49,857 50	49,857 50

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
Pac., ref.	\$250,000 00	\$237,500 00	\$237,500 00	
S. of Mexico	149,000 00	138,570 00	138,570 00	
Ab. & Pitts. Terminal, 1st	16,750 00	12,484 37	12,484 37	
est Maryland, 1st....	6,000 00	5,307 50	5,307 50	
avigation Syndicate..	100,000 00	85,000 00	85,000 00	
anhattan El. Ry. Co..	350,000 00	567,000 00	567,000 00	
ner. Smelters Securi- ties Co., "B" pfd...	50,000 00	46,750 00	46,750 00	
	<u>\$3,354,750 00</u>	<u>\$3,451,301 08</u>	<u>\$3,451,301 08</u>	
Amount loaned on collaterals.....				\$3,451,301 08
Other loans, including bills purchased.....				23,373,663 41
Amount due from directors, included in loans, \$160,353.50.				35,425 67
Overdrafts.....				4 15
Due from banks, bankers and brokers.....				850 76
Cash on deposit in banks or other moneyed institutions.....				2,591,179 28
Specie.....				63,512 00
United States legal tender notes and notes of national banks....				8,050 00
Amount of assets not included under any of the above heads, viz.:				
Accrued interest on books at date of this report as an asset				217,464 47
				<u>\$32,392,450 82</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$3,000,000 00
Surplus on book value (less current expenses and taxes paid)....	10,214,068 47
(Surplus on market value, \$10,214,068.47; surplus after charg- ing and crediting accrued interest, \$10,214,068.47).	
Deposits subject to check (except as stated below), not preferred	14,302,452 60
Certificates of deposit (not preferred), time, \$232,253.06; demand, \$96,945.13.....	329,198 19
Amount due trust companies.....	1,494,301 65
Amount due banks and bankers.....	692,064 57
Preferred deposits, as follows:	
Due savings banks.....	\$1,068,785 44
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	797,812 91
	1,866,598 35
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends.....	\$75,000 00
Checks accepted.....	268,624 13
Reserved for taxes and rent.....	72,510 62
Accrued interest entered on books at date of this report as a liability.....	9,428 24
Equities.....	1,034 37
Treasurer's account.....	780 96
Unearned interest on policy loans.....	66,388 67
	<u>493,766 99</u>
	<u>\$32,392,450 82</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$1,929,363 38
All other profits received during the year.....	92,200 55
Amount of interest paid to and credited depositors during the year	876,643 24
Amount of expenses of the institution during the year, excluding taxes.....	144,192 65
Amount of dividends on capital stock declared during the year, payable March 31, June 30, September 30, December 30....	300,000 00
Taxes paid during the year.....	126,058 36
Number of deposits on which interest is allowed at this date....	1,193

Total amount of such deposits.....	\$18,386,040
Average rate of interest on deposits on which interest is paid...	.02
Amount of bonds and mortgages invested in during the year....	\$667,000
Amount received from bonds and mortgages paid or sold during the year.....	750,500

22. FARMERS' LOAN AND TRUST COMPANY, NEW YORK CITY.

[16-22 William street; chartered 1822 as Farmers' Fire Insurance and Loan Company.]

EDWIN S. MARSTON, President.

SAMUEL SLOAN, JR., Secre

DIRECTORS.

SAMUEL SLOAN,	JAMES STILLMAN,	MOSES TAYLOR PYNE
WILLIAM WALDORF ASTOR,	HENRY A. C. TAYLOR,	STEPHEN S. PALMER,
D. O. MILLS,	D. H. KING, JR.,	CLEVELAND H. DODGE
FRANKLIN D. LOCKE,	E. R. HOLDEN,	JOHN L. RIKER,
GEORGE F. BAKER,	WILLIAM ROWLAND,	ROBERT C. BOYD,
A. G. AGNEW,	EDWARD R. BACON,	HENRY HENTZ,
CHARLES A. PEABODY,	HENRY H. ROGERS,	ARCHIBALD D. RUSSE
HUGH D. AUCHINCLOSS,	EDWIN S. MARSTON,	P. A. VALENTINE,
	H. VAN RENSSELAER KENNEDY.	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$1,517,250
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States.....	\$3,357,000 00	\$3,474,495 00	\$3,357,000 00
United States.....	50,000 00	51,750 00	50,000 00
District of Columbia.....	300,000 00	356,250 00	300,000 00
City of New York.....	1,670,000 00	1,670,000 00	1,670,000 00
City of New York.....	83,000 00	83,000 00	83,000 00
City of New York.....	500,000 00	500,000 00	500,000 00
City of Chicago, sani-			
tary district.....	50,000 00	51,500 00	50,000 00
Baltimore & Ohio R.			
R. Co.....	435,000 00	450,225 00	435,000 00
Bur. & Cedar Rapids &			
No. Ry. Co.....	10,000 00	10,050 00	10,000 00
Central Pacific Ry. Co.			
Chesapeake & Ohio R.	40,000 00	40,600 00	40,000 00
R. Co.....	25,000 00	27,000 00	25,000 00
Chic., Mil. & St. Paul			
Ry. Co.....	250,000 00	280,000 00	250,000 00
Chic., R. I. & Pac. R.			
R. Co.....	100,000 00	105,500 00	100,000 00
Denver & Rio Grande			
R. R. Co.....	1,551,000 00	1,578,142 50	1,551,000 00
New York & Harlem			
R. R. Co.....	500,000 00	525,000 00	500,000 00
Oregon R. R. & Nav.			
Co.....	255,000 00	257,550 00	255,000 00
Pennsylvania R. R. Co.			
Peoria & Northwestern	1,372,000 00	1,385,720 00	1,379,355 00
Ry. Co.....	50,000 00	48,500 00	50,000 00
Pitts., Cin., Chicago &			
St. Louis Ry. Co.....	200,000 00	224,000 00	200,000 00
Pitts., Cin., Chicago &			
St. Louis Ry. Co.....	1,000,000 00	1,040,000 00	1,000,000 00
Princeton & North-			
western Ry. Co.....	35,000 00	33,950 00	35,000 00
St. Louis & Southwest-			
ern Ry. Co.....	75,000 00	60,750 00	75,000 00
St. Louis & Cairo R. R.			
Co.....	100,000 00	101,000 00	100,000 00
Sioux City & Pacific R.			
R. Co.....	54,000 00	52,380 00	54,000 00
Texas & Pacific Ry. Co.			
.....	295,000 00	327,450 00	295,000 00
Texas & Pacific Ry. Co.			
.....	10,000 00	12,300 00	10,000 00
.....	300,000 00	320,250 00	300,000 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Penn. R. R. Co., car tr....	\$400,000 00	\$400,000 00	\$400,000 00
Penn. R. R. Co., equip. tr.	600,000 00	600,000 00	600,000 00
Railroad Securities Co..	347,000 00	347,000 00	347,000 00
Metropolitan St. Ry. Co.....	1,680,000 00	1,528,800 00	1,680,000 00
Metropolitan St. Ry. Co.....	110,000 00	127,050 00	110,000 00
Second Ave. R. R. Co....	25,000 00	25,750 00	25,000 00
Third Ave. R. R. Co....	1,291,000 00	1,252,270 00	1,291,000 00
28th & 29th St. Cross-town R. R. Co.....	40,000 00	45,000 00	40,000 00
Gold & Stock Telegraph Co.....	328,000 00	328,000 00	328,000 00
Lackawanna Steel Co....	618,000 00	661,280 00	618,000 00
Citizens' Gas Co., Brooklyn.....	70,000 00	78,400 00	70,000 00
Consolidated Gas Co....	570,000 00	598,500 00	570,000 00
Consolidated Gas Co....	184,000 00	312,800 00	184,000 00
New York & Westchester Lighting Co..	200,000 00	220,000 00	200,000 00
Cons. Fund Great Britain & Ireland.....	£200,000 00	868,150 00	940,625 00
Imperial Jap. Gov't....	£83,000 00	414,481 25	379,011 50
Imperial Jap. Gov't....	£244,900 00	1,138,785 00	1,084,846 22
Imperial Jap. Gov't....	78,000 00	362,700 00	338,909 25
Miscellaneous securities.....		48,134 77	48,134 77
<i>Stocks:</i>			
Cons. Gas Co.....	255,000 00	461,550 00	516,157 46
Lake Shore & Mich. So. Ry. Co.....	10,000 00	34,000 00	26,612 51
New York & Harlem R. R. Co.....	50,000 00	100,000 00	100,000 00
County Trust Co., White Plains.....	42,000 00	84,000 00	63,520 50
First National Bank, White Plains.....	50,600 00	101,200 00	69,575 00
National City Bank, N. Y. City.....	126,500 00	360,525 00	362,000 00
Plainfield Trust Co., Plainfield, N. J.....	52,200 00	104,400 00	104,400 00
.....		<u>\$23,670,118 52</u>	<u>\$23,171,147 21</u>
Amount loaned on collaterals.....			\$23,171,147 21
Other loans, including bills purchased.....			45,088,507 82
Due from banks, bankers and brokers.....			739,050 00
Real estate.....			21,117 68
Cash on deposit in banks or other moneyed institutions.....			1,450,000 00
Specie.....			7,453,699 21
United States legal tender notes and notes of national banks....			1,930 39
			2,500 00
			<u>\$79,445,202 31</u>

Accrued interest not entered on books at date of this report as an asset..... \$504,855 11

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Undivided profits on book value (less current expenses and taxes paid).....	6,969,276 69
(Undivided profits on market value, \$7,468,248; undivided profits after charging and crediting accrued interest, \$7,560,576.19).	
Deposits subject to check (except as stated below), not preferred	51,344,234 65
Certificates of deposit (not preferred), demand.....	8,890,621 36
Amount due trust companies.....	3,051,842 17
Amount due banks and bankers.....	679,506 99
Preferred deposits, as follows:	
Due savings banks.....	\$2,792,917 62
Due savings and loan associations.....	15,027 48
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	3,803,838 27
	<u>6,611,783 37</u>

Other liabilities not included under any of the above heads, viz.:

Unpaid dividends.....	\$91 25	
Certified checks.....	897,845 83	
		\$897,937 08
		\$79,445,202 31

Accrued interest not entered on books at date of this report as a liability.....	\$412,526 92
--	---------------------

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$2,962,868 47
All other profits received during the year.....	90,692 24
Amount of interest paid to and credited depositors during the year.....	2,194,751 36
Average rate of interest to depositors on which interest is paid..	.028
Amount of expenses of the institution during the year, excluding taxes.....	240,228 72
Amount of dividends on capital stock declared during the year, payable February, May, August, and November, 1905.....	400,000 00
Taxes paid during the year.....	97,790 19
Amount of deposits made by order of court.....	5,774 73
Number of deposits on which interest is allowed at this date....	2,831
Total amount of such deposits.....	\$67,260,750 22
Average rate of interest on deposits on which interest is paid...	.028
Amount of bonds and mortgages invested in during the year....	\$1,039,183 34
Amount received from bonds and mortgages paid or sold during the year.....	1,150,433 34

23. THE FIDELITY TRUST COMPANY OF BUFFALO, BUFFALO.

[284 Main street; chartered 1893.]

GEORGE V. FORMAN, President.

EDGAR A. TAYLOR, Secretary.

DIRECTORS.

GEORGE L. WILLIAMS,	GEORGE B. HAYES,	ROBERT K. ROOT,
FRANKLIN D. LOCKE,	HENRY M. WATSON,	ROBERT L. FRYER,
GEORGE C. GREENE,	ROBERT W. POMEROY,	WILLIS O. CHAPIN,
GEORGE C. GORDON,	CHARLES H. KEEP,	GEORGE L. LEWIS,
LORAN L. LEWIS,	JOSEPH P. DUDLEY,	TRUMAN G. AVERY,
H. D. KIRKOVER,	HENRY HAMLIN,	HOWARD A. FORMAN,
W. CARYL ELY,	GEORGE B. MATHEWS,	GEORGE V. FORMAN.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$1,316,469 01
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
State of New York.....	\$30,000 00	\$31,270 00	\$31,270 00
City of New York.....	50,000 00	50,000 00	52,115 00
City of Rochester.....	15,000 00	15,000 00	15,000 00
Town of Lancaster.....	4,000 00	4,000 00	4,000 00
N. Y. C. & H. R. R. R.			
(L. S. coll.).....	200,000 00	180,500 00	178,000 00
N. Y. C. & H. R. R. R.,			
ref.....	200,000 00	196,000 00	201,770 00
N. Y., La. & Wn. ter..	145,000 00	147,900 00	146,800 00
Union Pacific.....	100,000 00	105,250 00	105,590 00
Baltimore & Ohio.....	93,000 00	96,855 00	95,725 00
Manhattan Elevated...	340,000 00	352,750 00	352,900 00
Chicago & Alton.....	41,000 00	31,672 50	33,160 00
Norfolk & Western....	100,000 00	102,000 00	96,875 00
Chic., R. I. & Pac.....	100,000 00	95,750 00	98,200 00
Washington Terminal.	15,000 00	14,475 00	14,463 75

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
Niagara Falls Power Co.	\$106,000 00	\$108,650 00	\$110,225 00	
Binghamton St. Ry.	259,000 00	271,950 00	259,000 00	
Clean St. Ry.	109,000 00	109,000 00	109,000 00	
Clean St. Ry., Bol. Ext.	81,000 00	81,000 00	81,000 00	
Buffalo Library.	46,500 00	46,500 00	46,500 00	
International Traction.	228,000 00	184,090 00	178,147 50	
Adack League Club.	37,000 00	37,000 00	37,000 00	
Buffalo & Lockport Ry.	5,000 00	5,050 00	5,265 00	
Buckhannon Gas Co.	37,000 00	37,000 00	37,000 00	
Buffalo & Susquehanna Iron Co.	50,000 00	50,000 00	49,500 00	
Consolidated Nat. Gas Co.	20,000 00	20,000 00	20,000 00	
Imp. Jap. Gov't, 1st..	48,700 00	49,937 50	51,250 00	
Imp. Jap. Gov't, 2d..	243,500 00	245,875 00	250,508 75	
East Liverpool Traction & Light Co.	300,000 00	300,000 00	300,000 00	
New Orleans & Great Northern, syn. part..	22,500 00	22,500 00	22,500 00	
City warrants.	2,364 38	2,364 38	2,364 38	
	<u>\$3,026,564 38</u>	<u>\$2,994,339 38</u>	<u>\$2,985,129 38</u>	\$2,985,129 38
Amount loaned on collaterals.				2,105,402 25
Other loans, including bills purchased, secured by bonds.				136,096 75
Amount due from directors, included in loans, \$19,611.33.				
Overdrafts.				91 73
Due from banks, bankers and brokers.				3,113 66
Real estate.				786,870 65
Cash on deposit in banks or other moneyed institutions.				1,019,875 45
Specie.				18,181 08
United States legal tender notes and notes of national banks.				123,841 00
Cash items.				164,673 25
				<u>\$8,659,744 21</u>
Accrued interest not entered on books at date of this report as an asset.				<u>\$58,709 41</u>
LIABILITIES.				
Capital stock paid in, in cash.			\$500,000 00	
Surplus on book value (less current expenses and taxes paid).			463,603 61	
(Surplus on market value, \$527,864.69; surplus after charging and crediting accrued interest, \$518,654.69.)				
Deposits subject to check (except as stated below), not preferred.			6,943,299 73	
Certificates of deposit (not preferred) demand, \$145,546.14.			145,546 14	
Amount due trust companies.			46,841 89	
Amount due banks and bankers.			210,790 88	
Preferred deposits, as follows:				
Due savings banks.		\$19,530 49		
Due savings and loan associations.		6,343 98		
Due as executor, administrator, guardian, receiver, trustee, committee or depository.		136,708 95		
Deposits preferred because of pledge of part of trust company assets.		20,000 00		
Deposits otherwise preferred, if any, court funds.		156,316 49		
			<u>338,899 91</u>	
Other liabilities not included under any of the above heads, viz:				
Unpaid dividends.		\$18 00		
Certified checks.		5,744 05		
Reserved for taxes.		5,000 00		
			<u>10,762 05</u>	
			<u>\$8,659,744 21</u>	
Accrued interest entered on books at date of this report as a liability.				<u>\$3,658 33</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$370,970 34
All other profits received during the year (revenue from office building, \$61,431.57).....	70,334 81
Amount of interest paid to and credited depositors during the year.....	221,786 61
Amount of expenses of the institution during the year, excluding taxes.....	120,247 79
Amount of dividends on capital stock declared during the year payable monthly.....	60,000 00
Taxes paid during the year.....	20,498 41
Amount of deposits made by order of court.....	156,316 49
Number of deposits on which interest is allowed at this date....	24,239
Total amount of such deposits.....	\$7,664,239 76
Average rate of interest on deposits on which interest is paid,.....	.0293
Amount of bonds and mortgages invested in during the year....	\$470,311 43
Amount received from bonds and mortgages paid or sold during the year.....	469,665 92

24. THE FIDELITY TRUST COMPANY OF ROCHESTER, ROCHESTER

[2 Main street, west; chartered 1898.]

LEWIS P. ROSS, President.

JOHN CRAIG POWERS, Secretary

DIRECTORS.

JAMES E. BOOTH,
ALBERT O. FENN,
JOSEPH MICHAELS,
ALEXANDER B. HONE,
JOHN CRAIG POWERS,
LOUIS J. ERNST,

WALTER W. POWERS,
J. J. L. FRIEDERICH,
GUSTAV ERBE,
WILLIAM R. SEWARD,
JAMES B. PERKINS,
CHAS. H. BABCOCK,
GEORGE J. KEYES.

L. L. WILLIAMS,
ABRAM J. KATZ,
EDWARD BAUSCH,
LEWIS P. ROSS,
ARTHUR T. HAGEN,
WALTER S. HUBBELL,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$447,791 75
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Cin. & Ham. Elect., 1st.	\$20,000 00	\$21,200 00	\$20,100 00
Cent. Union Tel. Co., 1st mtg.....	10,000 00	10,400 00	10,425 00
Brush Elect. Light Co., 1st mtg.....	10,000 00	10,400 00	10,175 00
N. Y. C. & H. R. R. R., 1st ref.....	20,000 00	20,000 00	21,300 00
Balt. & Ohio, S. W. div. New Amsterdam Gas Co., 1st con.....	25,000 00	23,000 00	22,100 00
Chicago & Alton Ry., 1st mtg.....	25,000 00	27,000 00	25,775 00
Atlantic & Danville, 1st mtg.....	25,000 00	20,000 00	21,250 00
So. W. Coal & Imp. Co., 1st mtg. trust.....	20,000 00	18,600 00	18,600 00
Buffalo & Susq., ref.....	20,000 00	22,000 00	21,550 00
Potomac Valley, 1st mtg.....	10,000 00	10,000 00	9,950 00
No. Pac.-Gr. No., (gold joint, (C., B. & Q. coll.).....	25,000 00	28,750 00	26,800 00
Kanawha & Hock. Coal & Coke Co., 1st mtg. coll. trust.....	100,000 00	28,750 00	100,000 00
Western Tel. & Tel. Co., coll. trust.....	25,000 00	10,000 00	26,050 00
	10,000 00	10,000 00	10,000 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
St. Louis & S. F. ref...	\$20,000 00	\$17,600 00	\$18,250 00
Wheeling & L. E., equip, sinking...	25,000 00	25,000 00	25,000 00
No. West. Tel. Co., 1st guar. mtg...	15,000 00	15,000 00	15,000 00
Toledo, St. L. & Wm., pr. lien...	25,000 00	22,500 00	20,925 00
Gulf & Ship Is., 1st ref.	25,000 00	25,750 00	25,675 00
Roch. Ry. & Lgt. Co., con...	10,500 00	10,500 00	9,735 00
Nassau Elec. Ry. Co., con...	30,000 00	27,000 00	24,965 00
Seaboard Air Line Ry., equip...	25,000 00	25,000 00	24,617 09
Toledo Ry. & Terminal Co., 1st mtg...	25,000 00	25,575 00	25,575 00
Wabash R. R., 1st lien	30,000 00	28,425 00	28,425 00
Chic. & E. Ill., car trust notes	25,640 32	20,600 00	20,515 07
Savannah & St. Loro Ry., 1st mtg...	10,000 00	10,000 00	10,000 00
Florida W. Shore Ry., 1st mtg...	25,000 00	25,000 00	25,000 00
Minn., St. P. & S. Ste. M. Ry., 1st con. mtg.	25,000 00	25,000 00	24,300 00
Chic., Cin. & Louisv., gen. & ref...	15,000 00	15,000 00	15,025 00
Pere Marquette, ref. mtg...	50,000 00	46,000 00	46,000 00
N. Y. & W. Chester Light Co., gen'l mtg.	20,000 00	18,500 00	18,500 00
So. Pac. R. R. Co., ref.	35,000 00	33,600 00	33,850 00
Kansas City, Ft. S. & Mem. Ry...	20,000 00	20,000 00	20,000 00
Chic. & E. Ill., equip...	25,000 00	25,150 00	25,150 00
At. & Birmingham Ry., 1st...	25,000 00	25,500 00	25,500 00
Imp. Japanese Gov., ster. loan...	9,740 00	8,806 40	8,806 40
S. & No. Alabama, con.	15,000 00	16,500 00	15,000 00
Elyria & Oberlin Elect. R. R., 1st mtg...	8,000 00	8,000 00	8,000 00
Mobile & O. (Mont. div.), 1st mtg...	10,000 00	11,000 00	10,505 00
Met. St. Ry., gen'l mtg. & coll. trust...	20,000 00	22,800 00	23,420 00
N. Y. Gas & Elec. Lt., H. & P. Co...	20,000 00	18,000 00	19,150 00
Erie R. R. (Penn. coll.)	30,000 00	28,500 00	28,200 00
Mo. Pac. Ry. Co., 1st coll. trust...	50,000 00	52,500 00	53,550 00
St. L. & S. F. R. R...	25,000 00	22,500 00	24,485 18
Seaboard Air Line Ry., equip...	10,000 00	10,000 00	9,987 50
Brooklyn Union Elev. Ry., 1st mtg...	20,000 00	22,000 00	21,775 00
Canadian Northern Ry. Co...	25,000 00	25,000 00	25,000 00
Imp. Japanese Gov., ster. loan...	24,350 00	22,099 00	22,099 00
M. Pacific Ry. trust.	30,000 00	31,500 00	30,000 00
Clev., Berea, Elyria & Ob., 1st mtg...	20,000 00	20,000 00	20,060 00
Roch. Gas & Elec. Co., 2d mtg...	269,000 00	263,620 00	260,930 00
Wheeling & L. E., 1st con...	10,000 00	9,000 00	8,930 00
Southern Ry. (M. & O. coll.)...	20,000 00	19,000 00	19,000 00
Mobile & O., equip. notes	25,000 00	25,000 00	24,875 00
People's G., Lt. & C. Co. of Chicago...	25,000 00	26,750 00	25,625 00
Am. Cigar Co., guar. notes	50,000 00	47,000 00	46,750 00
Republic of Cuba...	25,000 00	26,250 00	25,450 00
Lackawanna Steel Co...	25,000 00	25,000 00	24,975 00
Western Pac., 1st mtg...	50,000 00	46,500 00	46,500 00
Iron Mt. R. R., car trust ctf...	30,000 00	30,722 00	30,722 00
Evansville & T. H., 1st gen'l mtg...	15,000 00	16,500 00	15,000 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Utah Cent., 1st mtg. . .	\$10,000 00	\$9,200 00	\$8,250 00
Duluth & Iron Range, 1st mtg.	20,000 00	22,400 00	21,650 00
St. L., I. Mt. & So., gen'l con. & land grant.	20,000 00	23,200 00	21,900 00
Rio Gr'd W'n, 1st mtg.	20,000 00	18,000 00	17,950 00
W'n Maryland, 1st mtg.	50,000 00	43,500 00	45,750 00
Minn. St. Ry. & St. P. City Ry., con. mtg. .	25,000 00	26,500 00	25,475 00
Metropolitan St. Ry., ref.	50,000 00	44,500 00	44,500 00
Imp. Jap. Gov., ster. loan.	29,220 00	28,500 00	26,763 60
Pere Marquette, equip.	25,000 00	25,000 00	24,664 45
Cinn., Ham. & Dayton, equip.	25,000 00	25,000 00	24,785 28
So. Bound Ry., 1st mtg.	10,000 00	11,100 00	11,100 00
Rochester Tel. Co., gen. mtg.	25,000 00	25,000 00	24,760 00
Richmond L. & M. Wks., 1st con. mtg. .	20,000 00	23,125 00	23,125 00
Cinn., Ham. & Dayton, equip.	25,000 00	25,000 00	24,831 50
N. O. & Gr. No., syndi- cate.		6,000 00	6,000 00
Cleveland & Elyria Elec. Ry., 1st mtg.	4,000 00	4,000 00	4,000 00
Atchison, Topeka, & Santa Fe, adj.	20,000 00	18,400 00	15,752 00
Missouri Pac. Ry., 3d mtg.	8,000 00	8,000 00	8,000 00
Missouri Pac. Ry., 1st con.	16,000 00	19,200 00	16,480 00
Flint & Pere Marquette, con. mtg.	30,000 00	33,000 00	30,725 00
Cent. of Georgia, con. mtg.	10,000 00	11,000 00	9,600 00
Cicero & Proviso St. Ry., con.	20,000 00	18,000 00	20,000 00
St. L. & So. M'n Ry. Co., 1st mtg.	20,000 00	19,200 00	18,300 00
Gila Val., G. & N. Ry., 1st mtg.	30,000 00	32,100 00	31,200 00
Seaboard Air Line Ry., ref. coll. tr.	25,000 00	25,100 00	25,100 00
Penn. R. R., conv. . . .	7,500 00	7,500 00	7,500 00
Chi., R. I. & Pac. coll. trust.	25,000 00	20,000 00	22,700 00
St. L., I. Mt. & So. Ry. (River & Gulf div.) . .	15,000 00	14,250 00	13,150 00
Southern Ry., equip't. .	20,000 00	20,000 00	19,560 88
Denver & Rio Gr., equip.	10,000 00	10,000 00	9,975 45
Cent. of Georgia Ry., equip.	10,000 00	10,000 00	9,878 62
Balt. & Ohio R. R. . . .	15,000 00	15,000 00	14,981 25
Wabash R. R., coll. . . .	30,000 00	30,000 00	29,925 00
Cinn., Findlay & Ft. W. Ry., 1st mtg.	18,000 00	17,000 00	16,920 00
Mo., Kansas & Okl., 1st.	25,000 00	26,250 00	25,300 00
Wheeling & L. E., equip.	25,000 00	25,000 00	24,850 23
Houston, E. & W. Tex., 1st mtg.	10,000 00	10,200 00	10,490 00
Choctaw, Okl. & Gulf, gen'l. mtg.	50,000 00	56,550 00	56,550 00
Pittsburgh Coal Co., equip. tr.	25,000 00	25,000 00	24,500 00
Dominion Coal Co., Ltl., 1st mtg. sk. fd. .	40,000 00	40,000 00	39,000 00
Interborough R. Tran- sit.	25,000 00	25,000 00	24,625 00
S'n Ry., equip tr. gold notes.	25,000 00	25,150 00	25,150 00
Detroit Ry., 1st mtg. . .	35,000 00	37,100 00	35,500 00
Denver & R. Gr., imp. mtg.	25,000 00	26,250 00	25,675 00
Southern Pacific, coll. tr.	40,000 00	38,000 00	35,125 00
Ill. Cent. (Cairo Bridge)	30,000 00	31,000 00	33,050 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
No. Pac. (St. P. & Duluth div.).....	\$20,000 00	\$20,000 00	\$20,000 00
N. Y., Ont. & West. R. R., s'k fund tr. lien..	20,000 00	20,000 00	20,450 00
Mo. Pac., equip. ass'n., equip. certfs.....	20,000 00	20,000 00	20,000 00
N. Y. Gas & Elec. Lt., H. & P. Co., 1st mtg.	25,000 00	27,500 00	26,300 00
Cent. Branch Union Pac., 1st.....	25,000 00	23,250 00	22,650 00
Clev., Cinn., Chic. & St. L., car tr. c'tfs...	30,000 00	30,100 00	30,100 00
St. L., Memphis & S. E., 1st mtg.....	25,000 00	24,500 00	24,000 00
Wabash, Pittsburgh Term. Ry., 1st mtg.	25,000 00	22,500 00	22,500 00
Underground Elec. Rys. of London, Ltd., profit sharing secured notes.....	50,000 00	49,000 00	49,187 50
Southern Ry., equip...	50,000 00	50,550 00	50,550 00
So. Pacific, coll.....	20,000 00	19,600 00	19,600 00
St. L. & S. F.....	25,000 00	25,000 00	24,984 38
Hocking Valley Ry., part. c'tfs.....	25,000 00	25,000 00	25,060 00
Atch., Top. & St. Fe Ry., conv.....	25,000 00	26,000 00	25,675 00
Mich. Cent., car tr. agreement.....	25,000 00	25,000 00	25,000 00
Det., Tol. & Ironton Ry.	25,000 00	25,000 00	24,968 75
Roch. Gas & Elec. Co., 1st mtg.....	116,000 00	118,320 00	116,000 00
United States, reg.....	10,000 00	13,000 00	12,000 00
City of New York, tax exempt.....	50,000 00	50,000 00	52,600 00
<i>Stocks:</i>			
Roch. & Gen. Val.....	2,400 00	3,183 00	3,183 00
Chi. & Gr. W'n., deb. stock.....	10,000 00	8,800 00	9,200 00
Eastman Kodak Co., of N. J., cum. pfd.....	36,200 00	41,268 00	37,525 00
A. T. & S. Fe., pfd....	20,000 00	20,200 00	19,100 00
Am. Teleg. & Cable Co.	15,000 00	13,500 00	15,000 00
Union Pacific, pfd.....	10,000 00	9,500 00	9,000 00
Penn. R. R.....	20,000 00	28,800 00	29,100 00
	\$3 479,550 32	\$3,481,193 40	\$3,443,679 11
Amount loaned on collaterals			2,680,783 36
Other loans, including bills purchased			144,695 54
Amount due from directors, included in loans, \$43,970.18.			
Overdrafts			156 36
Cash on deposit in banks or other moneyed institutions			409,701 82
Specie			40,224 55
United States legal tender notes and notes of national banks			14,050 00
Cash items			52,379 63
Amount of assets not included under any of the above heads, viz.:			
Accrued interest entered on books at date of this report as an asset.....		\$42,399 26	
Alteration account.....		6,762 37	
Vault account.....		10,178 75	
			59,340 38
			\$7,292,802 50
Accrued interest not entered on books at date of this report as an asset			
			\$20,000 00

LIABILITIES.

Capital stock paid in, in cash.....	\$200,000 00
Surplus on book value (less current expenses and taxes paid)....	206,938 90
(Surplus on market value, \$244,453.19; surplus after charging and crediting accrued interest, \$206,938.90.)	
<i>Deposits subject to check (except as stated below), not preferred.</i>	6,604,508 20

Certificates of deposit (not preferred), demand	\$72,530 92
Amount due banks and bankers.....	65,587 54
Preferred deposits, as follows:	
Due savings banks.....	\$125,692 60
Due savings and loan associations.....	1,668 66
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	15,562 89
	142,924 15
Other liabilities not included under any of the above heads, viz.:	
Certified checks.....	312 70
	<u>\$7,292,802 50</u>
Accrued interest not entered on books at date of this report as a liability.....	<u>\$20,000 00</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$298,344 02
All other profits received during the year.....	8,025 71
Amount of interest paid to and credited depositors during the year	226,237 94
Amount of expenses of the institution during the year, excluding taxes.....	30,334 08
Amount of dividends on capital stock declared during the year, payable January 1 and July 1, 1905.....	12,000
Taxes paid during the year.....	4,098
Amount of deposits made by order of court.....	15,438
Number of deposits on which interest is allowed at this date....	3,551
Total amount of such deposits.....	\$6,495,092 71
Average rate of interest on deposits on which interest is paid,	.0370
Amount of bonds and mortgages invested in during the year....	\$195,666 71
Amount received from bonds and mortgages paid or sold during the year.....	<u>17,825 00</u>

25. FIFTH AVENUE TRUST COMPANY, NEW YORK CITY.

[514 Fifth avenue; chartered 1898.]

LEVI P. MORTON, President.

JAMES M. PRATT, Secretary.

DIRECTORS.

E. J. BERWIND,
CHAUNCEY M. DEPEW,
G. G. HAVEN,
A. D. JULLIARD,
W. H. MCINTYRE,
WM. D. SLOANE,

FREDERIC CROMWELL,
C. D. DICKEY,
J. H. HYDE,
D. H. KING, JR.,
LEVI P. MORTON,
VALENTINE P. SNYDER,

THOS. DEWITT CUYLER,
ELBRIDGE T. GERRY,
A. ISELIN, JR.,
CECIL D. LAN DALE,
JACOB H. SCHIFF,
HARRY PAYNE WHITNEY.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$626,900 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New Rochelle...	\$120,000 00	\$120,891 00	\$120,891 00
City of New York....	627,000 00	612,172 50	611,524 90
Amer. Car & Foundry Co., notes.....	100,000 00	100,000 00	100,000 00
B. & O. R. R. (S. W. div.).....	50,000 00	46,500 00	46,437 50
Chesapeake & Ohio Ry.	150,000 00	154,125 00	152,500 00
Chic. & Alton Ry.....	100,000 00	99,000 00	98,000 00
Chic., R. I. & Pac. Ry..	100,000 00	97,000 00	96,512 50
Cin., Ham. & Dayton Ry., coll. tr. notes...	50,000 00	44,000 00	44,000 00

and bonds.	Par value.	Estimated market value.	Book value.
s Co. of N. Y.	\$100,000 00	\$170,000 00	\$170,000 00
(Penn. coll.)	250,000 00	238,437 50	235,000 00
obacco Co.	18,000 00	14,760 00	14,400 00
ugh Rapid			
notes	100,000 00	98,250 00	98,250 00
nese Gov't.	25,000 00	21,812 50	21,702 00
r, Ft. Scott &			
s Ry.	30,000 00	30,300 00	30,000 00
na Steel Co.	200,000 00	198,000 00	198,000 00
lley R. R.	100,000 00	100,000 00	99,000 00
ash. R. R.	200,000 00	199,000 00	198,000 00
r. Ry.	50,000 00	45,125 00	45,000 00
Ohio R. R.	134,000 00	134,000 00	132,914 88
Syndicate	100,000 00	85,862 00	85,862 00
H. R. R. R.	100,000 00	100,375 00	99,750 00
Gt. Nor. (C.			
oint 2 coll.)	300,000 00	305,625 00	300,000 00
West. R. R.	100,000 00	94,250 00	94,000 00
ort Line R.R.	250,000 00	240,000 00	238,750 00
nv. & bldg. yn.	300,000 00	277,500 00	277,500 00
R., tr. cfs.	120,000 00	118,200 00	118,200 00
lrolling st'k.	100,000 00	100,000 00	99,000 00
Ry.	200,000 00	201,000 00	200,000 00
Pac. Co.	500,000 00	485,500 00	485,500 00
n Mt. & So.			
	50,000 00	47,375 00	47,375 00
R. R.	100,000 00	97,000 00	96,000 00
& Trust Co.	100,000 00	100,000 00	100,000 00
Corp.	100,000 00	96,750 00	96,000 00
tsed Mills.	50,000 00	49,650 00	49,650 00
lt. Sec. synd.	100,000 00	93,500 00	93,500 00
R., pfd.	100,000 00	98,000 00	96,987 50
t St. Paul Ry	100,000 00	188,500 00	180,000 00
alley, partic.			
	175,000 00	176,093 75	175,000 00
Wayne &			
	100,000 00	183,000 00	183,000 00
R. R., pfd.	100,000 00	99,500 00	98,300 00
	<u>\$5,649,000 00</u>	<u>\$5,761,054 25</u>	<u>\$5,726,907 28</u>
loaned on collaterals.			\$5,726,907 28
ns, including bills purchased.			11,033,255 79
ts.			681,271 08
			5,386 75
leposit in banks or other moneyed institutions.			1,370,429 20
			41,311 52
tates legal tender notes and notes of national banks.			65,800 00
of assets not included under any of the above heads, viz.:			
ed interest entered on books at date of this			
ort as an asset.		\$132,561 09	
		50,000 00	
			182,561 09
			<u>\$19,733,822 71</u>

LIABILITIES.

tock paid in, in cash.	\$1,000,000 00
in book value (less current expenses and taxes paid).	1,612,628 47
as on market value, \$1,646,773.44; surplus after	
ging and crediting accrued interest, \$1,646,773.44)	
subject to check (except as stated below), not preferred.	16,123,129 36
es of deposit (not preferred), time, \$463,905.99; de-	
\$188,256.22	652,162 21
deposits, as follows:	
avings banks.	\$199,867 98
avings and loan associations	34,364 50
s executor, administrator, guardian, receiver	
tee, committee or depository	25,131 84
	<u>259,364 32</u>

Other liabilities not included under any of the above heads, viz.:

Certified checks	\$74,948 96	
Reserved for taxes	11,591 39	
		\$86,540 35
		<u>\$19,733,822 71</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$792,916 60
All other profits received during the year	67,812 57
Amount of interest paid to and credited depositors during the year	485,919 84
Amount of expenses of the institution during the year, excluding taxes	90,738 72
Amount of dividends on capital stock declared during the year, payable March 31, June 30, September 30, December 30	120,000 00
Taxes paid during the year	24,400 00
Number of deposits on which interest is allowed at this date	3,474
Total amount of such deposits	\$16,818,100 00
Average rate of interest on deposits on which interest is paid, ...	.0265
Amount of bonds and mortgages invested in during the year	\$220,000 00
Amount received from bonds and mortgages paid or sold during the year	103,600 00

26. FLATBUSH TRUST COMPANY, BROOKLYN.

[839 Flatbush avenue; chartered 1899.]

JOHN Z. LOTT, President.

EDMUND D. FISHER, Secretary.

DIRECTORS.

GEO. M. BOARDMAN,
JAMES COCHRAN,
JOHN H. DITMAS,
GEO. M. HENDERSON,
EDWIN P. MAYNARD,
LEWIS E. PIERSON,
WALTER L. TYLER,

F. A. M. BURRELL,
WARREN CRUIKSHANK,
EDMUND D. FISHER,
WILLIAM O. JONES,
G. W. MAYNARD,
A. W. SCHMIDT,

POMEROY BURTON,
HENRY B. DAVENPORT,
WILLIAM HALLS, Jr.,
JOHN Z. LOTT,
GEO. A. NEEDHAM,
ALEXANDER C. SNYDER,
FREDERICK VAN WYCK.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$380,930 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States	\$2,000 00	\$2,070 00	\$2,000 00
New York City	50,000 00	49,000 00	48,000 00
Balt. & Ohio (Pitts. Junct. & M. D.) 1st ..	5,000 00	4,575 00	4,000 00
Balt. & Ohio, S. W., 1st ..	20,000 00	18,575 00	17,000 00
Central Pacific	20,000 00	17,500 00	16,000 00
Chic., Bur. & Q. (Denver Ex.)	9,000 00	9,180 00	8,900 00
Chic., B. & Q. (So. W. div.)	6,000 00	6,000 00	5,940 00
Georgia & Alabama, 1st ..	10,000 00	11,300 00	9,065 00
Kanawha & Mich., 1st ..	10,000 00	9,600 00	9,300 00
Ks. City, Ft. Scott & Memphis	20,000 00	17,400 00	17,550 00
New Amsterdam Gas, 1st	10,000 00	10,800 00	10,000 00
N. Y. Cen. (Lake S. coll.)	15,000 00	13,462 50	13,433 75
N. Y. Gas, Elec. Lt., H. & P., 1st	10,000 00	10,800 00	10,000 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Peoria & Eastern, 1st..	\$5,000 00	\$5,000 00	\$4,547 08
St. Louis & Cairo, 1st..	5,000 00	5,000 00	4,887 50
St. Louis, Iron Mt'n & So.....	5,000 00	4,787 50	3,650 36
St. Louis & San Fran- cisco.....	20,000 00	17,550 00	17,587 50
St. Louis, So. W., 1st..	15,000 00	14,550 00	13,362 50
Southern Pacific.....	10,000 00	9,400 00	9,575 00
Southern Ry. (M. & O. coll.).....	5,000 00	4,862 50	3,837 00
	<u>\$252,000 00</u>	<u>\$241,412 50</u>	<u>\$228,635 69</u>
Amount loaned on collaterals.....			1,471,630 07
Other loans, including bills purchased.....			255,406 89
Real estate.....			70,519 54
Cash on deposit in banks or other moneyed institutions.....			243,134 44
Specie.....			233,014 26
United States legal tender notes and notes of national banks....			39,570 00
Amount of assets not included under any of the above heads, viz.:			
Vaults, furniture and fixtures.....			\$33,339 57
Accrued interest entered on books at date of this report as an asset.....			22,119 35
			<u>55,458 92</u>
			<u>\$2,978,299 81</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$200,000 00
Surplus on book value (less current expenses and taxes paid). . .	167,863 17
(Surplus on market value, \$180,639.98; surplus after charging and crediting accrued interest, \$180,639.98.)	
Deposits subject to check (except as stated below), not preferred	2,315,699 65
Certificates of deposit (not preferred), demand.....	80,691 26
Preferred deposits, as follows:	
Due savings banks.....	\$150,000 00
Due savings and loan associations.....	22,489 85
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	4,931 77
	<u>177,421 62</u>
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends.....	\$6,000 00
Certified checks.....	22,849 96
Reserved for taxes.....	2,210 00
Accrued interest entered on books at date of this report as a liability.....	5,564 15
	<u>36,624 11</u>
	<u>\$2,978,299 81</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$117,252 15
All other profits received during the year.....	3,593 75
Amount of interest paid to and credited depositors during the year	42,120 53
Amount of expenses of the institution during the year, excluding taxes.....	36,289 55
Amount of dividends on capital stock declared during the year, payable January 2 and July 1, 1905.....	12,000 00
Taxes paid during the year.....	4,321 55
Number of deposits on which interest is allowed at this date....	3,627
Total amount of such deposits.....	\$2,573,812 53
Average rate of interest on deposits on which interest is paid....	.0229
Amount of bonds and mortgages invested in during the year....	\$292,988 88
Amount received from bonds and mortgages paid or sold during the year.....	238,438 88

27. FRANKLIN TRUST COMPANY, BROOKLYN.

[164 & 166 Montague street; chartered 1888.]

GEORGE H. SOUTHARD, President.

CLINTON W. LUDLUM, Secre

DIRECTORS.

A. A. LOW,
WILLIAM H. WALLACE,
CROWELL HADDEN,
GEO. H. SOUTHARD,
STEWART L. WOODFORD,
WILHELMUS MYNDERSE,
LOWELL M. PALMER,

EDWIN PACKARD,
JOSEPH E. BROWN,
H. E. PIERREPONT,
THOMAS E. STILLMAN,
GEORGE H. PRENTISS,
GATES D. FAHNESTOCK,

DARWIN R. JAMES,
ALBRO J. NEWTON,
GEO. M. OLCOTT,
ROBT. B. WOODWARD,
HENRY C. HULBERT,
WILLIAM G. LOW,
CHARLES J. PEABODY

FINANCIAL.

RESOURCES.

Bonds and mortgages \$500,475
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York, cor. stock.....	\$10,000 00	\$10,000 00	\$9,812 50
City of New York, cor. stock.....	711,864 00	711,864 00	711,864 00
City of New York, cor. stock.....	10,000 00	11,000 00	11,000 00
St. Louis, Memphis & S. E. R. R.....	25,000 00	24,000 00	24,000 00
Seaboard Air Line Ry... Buffalo & Susquehanna Ry. Co.....	50,000 00	49,250 00	49,218 75
Buffalo & Susquehanna Ry. Co.....	50,000 00	49,500 00	49,150 00
Florida West Shore Ry. Chi. R. R. & Louisville R. R.....	25,000 00	63,480 00	63,480 00
St. Louis & San Fran. R. R.....	25,000 00	25,500 00	25,250 00
Southern Pac. R. R.....	150,000 00	150,000 00	154,750 00
Louisiana & Arkansas Ry.....	50,000 00	44,500 00	45,945 14
Gulf & Ship Island R. R.....	25,000 00	24,250 00	24,218 75
Chic. R. I. & Pac. R. R. So. Bend & So. Mich. Ry.....	50,000 00	51,500 00	51,500 00
Masson City & Fort Dodge R. R.....	50,000 00	52,000 00	52,000 00
The Col. Spgs. & Cripple Cr. Dist. Ry.....	50,000 00	39,875 00	41,581 94
Dawson Ry. & Coal Co. Nassau Elec. R. R. Co. Third Ave. R. R. Co.....	50,000 00	49,250 00	49,250 00
Everett Ry., Light & Water Co.....	50,000 00	45,750 00	45,750 00
Portland Gas Co.....	50,000 00	51,000 00	47,500 00
Brooklyn Union Gas Co.....	50,000 00	51,000 00	51,000 00
Brooklyn Borough Gas Co.....	83,000 00	73,870 00	77,605 00
Central R. R. of N. J. Central Iron & Steel Co. Brooklyn Ferry Co.....	50,000 00	47,500 00	50,595 83
Queens Co. Water Co... Standard Milling Co... Consolidated Elevator Co.....	25,000 00	24,375 00	24,375 00
Adams Express Co.....	82,000 00	86,100 00	78,650 00
John Meigs of Potts- town.....	16,000 00	27,520 00	26,825 00
Internat'l Nav. Co.....	10,000 00	9,800 00	9,596 53
Atlas Portland Cement Co.....	20,000 00	20,000 00	20,000 00
Buf. & Susq. Iron Co... Bush Terminal Co.....	25,000 00	25,000 00	25,000 00
Milford Pink Granite Quarries.....	100,000 00	106,000 00	104,500 00
	50,000 00	49,000 00	49,000 00
	50,000 00	44,500 00	43,706 25
	107,000 00	96,300 00	96,300 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Atlantic Coast Line Co.	\$50,000 00	\$47,500 00	\$49,500 00
Republic Iron & Steel Co.	50,000 00	49,125 00	49,125 00
Central Leather Co.	100,000 00	100,000 00	97,666 67
West Kentucky Coal Co.	100,000 00	93,000 00	93,000 00
General Rubber Co.	50,000 00	48,000 00	48,000 00
Cons. Indiana Coal Co.	25,000 00	24,750 00	24,750 00
United Elec. Lt. & Pr. Co.	50,000 00	48,500 00	48,500 00
Portland Ry. Co.	50,000 00	50,000 00	49,500 00
New Mex. Ry. & Coal Co.	50,000 00	49,500 00	49,500 00
El Paso Elec. Co.	25,000 00	24,250 00	24,250 00
Central Iron & Steel Co.	50,000 00	49,625 00	49,625 00
Mexican Coal & Coke Co.	25,000 00	23,500 00	23,500 00
Milford Pink Granite Quarries.	75,500 00	33,800 23	33,800 23
N. Y., N. H. & H. R. R.	18,750 00	28,950 00	28,950 00
Atlantic Coast Line R. R.	29,000 00	27,840 00	27,332 50
Kas. City V. & T. R. R.	28,500 00	28,500 00	28,500 00
New Orleans Gt. N. R. R.	22,500 00	22,500 00	22,500 00
Pennsylvania R. R. Co.	60,000 00	60,661 87	60,661 87
Chic., B. & Q. R. R.	10,000 00	10,550 00	10,550 00
Cons. Gas, Elec. Lt. & Pr. Co.	5,000 00	5,000 00	5,000 00
General Rubber Co.	15,000 00	14,100 00	14,100 00
New Mexico Ry. & Coal Co.	50,000 00	48,500 00	48,500 00
Det., Tol. & Ironton R. R.	10,000 00	10,000 00	10,000 00
School Dist. bonds, Wash. & Idaho.	37,450 00	40,103 67	40,103 67
City of Spokane, Wash.	3,600 00	3,600 00	3,600 00
City of Seattle, Wash.	19,500 00	19,500 00	19,500 00
The Washington Terminal Co.	32,000 00	30,840 00	30,840 00
Atlantic Coast Line R. R. Co.	25,000 00	25,250 00	25,275 00
<i>Stocks:</i>			
Lake Shore & Mich. S. Ry.	10,000 00	30,000 00	18,738 60
Northern Pacific Ry.	40,000 00	82,000 00	81,488 33
Chic., Mil. & St. Paul Ry.	50,000 00	92,800 00	91,694 67
Colo. & Southern Ry. Co.	190,000 00	118,100 00	105,808 33
Delaware & Hudson Co.	10,000 00	22,300 00	18,586 26
Buffalo & Susq. Ry. Co.	20,000 00	14,000 00	13,750 00
N. Y., N. H. & H. R. R.	50,000 00	98,000 00	96,716 11
Buf. & Susq. R. R.	100,000 00	89,000 00	87,855 56
Coney Island & Brook. R. R.	50,000 00	152,500 00	99,915 08
Franklin Safe Deposit Co.	55,475 00	69,343 75	55,475 00
Safe Deposit Co. of N. Y.	51,200 00	98,304 00	98,253 64
Brooklyn Union Gas Co.	50,000 00	92,500 00	94,608 64
N. Y. Mutual Gas Lt. Co.	26,400 00	73,920 00	81,417 31
Peo. Gas Lt. & Coke Co., Chic.	92,000 00	92,920 00	99,993 33
Cons. Gas, El. Lt. & Pr. Co.	20,000 00	20,400 00	20,014 67
Portland Gas Co.	45,000 00	59,400 00	46,841 50
General Elec. Co.	28,000 00	52,080 00	49,930 85
Westinghouse Elec. & Mfg. Co.	50,000 00	85,000 00	86,338 88
Electric Bond & Share Co.	100,000 00	92,500 00	91,229 17
Manhattan Co.	8,500 00	27,625 00	26,431 67
Importers & Traders' Nat'l Bank	10,000 00	59,000 00	59,093 11
Mechanics' Nat'l Bank	12,500 00	35,625 00	33,259 68
Corn Exchange Bank.	20,000 00	76,000 00	89,550 00
Nat'l Bank of Commerce.	25,000 00	50,000 00	65,646 58
Colorado Telephone Co.	25,000 00	25,437 50	25,437 50
N. Y. & N. J. Telephone Co.	50,000 00	79,500 00	77,303 83

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Bell Tel. Co. of Buffalo.	\$32,500 00	\$34,125 00	\$35,660 53
Amer. Telf. & Teleg. Co.	74,000 00	103,600 00	109,569 00
Realty Associates.	56,800 00	93,720 00	57,840 00
Union Ferry Co., N. Y. & Bklyn.	10,000 00	2,900 00	4,558 34
N. Y. Mortg. & Security Co.	10,000 00	18,000 00	12,500 00
Singer Mfg. Co.	27,800 00	166,800 00	103,368 86
E. W. Bliss Co.	19,050 00	29,850 00	27,337 09
Temple Iron Co.	10,000 00	12,000 00	10,000 00
Consolidated Gas Co. of N. Y.	127,000 00	226,900 00	234,553 79
Union Typewriter Co.	67,800 00	78,614 00	76,120 42
N. Y. Dock Co.	135,000 00	44,850 00	38,100 00
Standard Milling Co.	255,800 00	73,917 00	47,574 00
Bond & Mortgage Guarantee Co.	5,000 00	20,000 00	19,750 36
Chesebrough Mfg. Co.	2,000 00	9,000 00	8,979 30
Amer. Beet Sugar Co.	60,000 00	51,000 00	47,831 67
Col. F. & I. Co.	40,000 00	38,000 00	42,103 69
Mortg. Co. of N. Y.	40,000 00	42,000 00	48,000 00
No. Amer. Co.	30,000 00	29,850 00	29,184 78
Associated Mer. Co.	60,000 00	64,800 00	59,455 83
Wash. Water Pr. Co.	31,600 00	44,240 00	33,765 50
Central Leather Co.	73,500 00	62,692 50	53,950 83
Title Guar. & Trust Co.	4,000 00	26,000 00	26,522 96
Lawyers' T. Ins. & Tr. Co.	5,000 00	16,250 00	16,545 83
Thompson-Starrett Co.	40,000 00	42,600 00	41,208 89
	<u>\$5,945,389 00</u>	<u>\$6,510,693 52</u>	<u>\$6,313,185 61</u>
Amount loaned on collaterals.			\$6,313,185 61
Other loans, including bills purchased.			3,607,055 9
Overdrafts.			2,682,288 9
Real estate.			276 8
Cash on deposit in banks or other moneyed institutions.			484,524 0
Specie.			1,081,848 7
United States legal tender notes and notes of national banks . .			168,368 71
Amount of assets not included under any of the above heads, viz.: Accrued interest entered on books at date of this report as an asset.			60,489 00
			<u>82,269 32</u>
			<u>\$14,980,782 04</u>
LIABILITIES.			
Capital stock paid in, in cash.			\$1,000 000 00
Surplus on book value (less current expenses and taxes paid) . .			1,807,364 74
(Surplus on market value, \$2,004,872.65; surplus after charging and crediting accrued interest, \$2,004,872.65).			
Deposits subject to check (except as stated below), not preferred			8,855,606 44
Certificates of deposit (not preferred), time, \$1,995,971.57; demand, \$17,376.65.			2,013,348 22
Amount due trust companies.			243,339 63
Amount due banks and bankers.			3 77
Preferred deposits, as follows:			
Due savings banks.		\$529,340 42	
Due savings and loan associations.		1,148 30	
Due as executor, administrator, guardian, receiver, trustee, committee or depository.		360,596 04	
			<u>891,084 76</u>
Other liabilities not included under any of the above heads, viz.:			
Unpaid dividends.		\$23,049 00	
Certified checks.		73,304 91	
Reserved for taxes.		11,395 00	
Accrued interest entered on books at date of this report as a liability.		62,285 57	
			<u>170,034 48</u>
			<u>\$14,980,782 04</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$569,723 91
All other profits received during the year.....	158,596 96
Amount of interest paid to and credited depositors during the year.....	273,478 30
Amount of expenses of the institution during the year, excluding taxes.....	110,712 18
Amount of dividends on capital stock declared during the year, payable March 30, June 30, October 31, and Dec. 30, 1905....	120,000 00
Taxes paid during the year.....	32,852 39
Number of deposits on which interest is allowed at this date....	5,241
Total amount of such deposits.....	\$11,597,828 96
Average rate of interest on deposits on which interest is paid,	.0267
Amount of bonds and mortgages invested in during the year....	\$171,300 00
Amount received from bonds and mortgages paid or sold during the year.....	241,725 00

28. GENESEE VALLEY TRUST COMPANY, ROCHESTER.

[21 Exchange street; chartered 1901.]

HENRY C. BREWSTER, President.

CHARLES H. PALMER, Secretary.

DIRECTORS.

JOHN F. ALDEN,	LEO. BLOCH,	CARROLL E. BOWEN,
HENRY C. BREWSTER,	GEORGE C. BUELI,	R. TITUS COAN,
WILLIAM DEININGER,	THOMAS B. DUNN,	CHARLES P. FORD,
JAMES S. GRAHAM,	WILLIAM B. HALE,	FRANK H. HAMLIN,
ALEX. B. LAMBERTON,	FREDERICK C. LOEBS,	W. HENRY MATHEWS,
WILLIAM S. MORSE,	THOMAS M. OSBORNE,	CHARLES H. PALMER,
CHARLES E. RIDER,	CLINTON ROGERS,	M. S. SANDFORD,
JOHN S. SHEPPARD,	FRANK A. STECHER,	DARRELL D. SULLY,
VALTINE F. WHITMORE,	JAMES E. WOLCOTT,	WILLIS E. WOODBURY,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$462,545 51
Stock and bond investments, viz.:	

Stocks and bonds.	Par value.	Estimated market value.	Book value.
County of New York...	\$50,000 00	\$50,000 00	\$50,000 00
Town of Livonia.....	200 00	200 00	200 00
Town of Salamanca....	500 00	500 00	500 00
Town of Athens.....	200 00	200 00	200 00
Town of Lenox.....	300 00	300 00	300 00
Town of Newstead.....	400 00	400 00	400 00
Town of Walton.....	200 00	200 00	200 00
Town of Harrietstown..	100 00	100 00	100 00
Town of New Lebanon..	100 00	100 00	100 00
Town of Frankfort....	500 00	500 00	500 00
Town of Hamburg.....	642 88	642 88	642 88
Town of Portland.....	333 36	333 36	333 36
Town of West Seneca..	500 00	500 00	500 00
Town of Tonawanda....	500 00	500 00	500 00
Town of Clarence.....	300 00	300 00	300 00
Town of Evans.....	200 00	200 00	200 00
Town of East Aurora..	300 00	300 00	300 00
Town of Elma.....	200 00	200 00	200 00
Town of Greece.....	1,500 00	1,500 00	1,500 00
Town of Ogden.....	1,500 00	1,500 00	1,500 00
Amer. Cigar Co. notes.	20,000 00	18,700 00	18,400 00
Anniston, Ala., improv.	12,300 00	8,400 00	8,400 00
Atlanta & Birmingham.	47,000 00	46,700 00	45,550 00
Atlantic Coast Line....	45,000 00	42,750 00	43,400 00
Ala. Steel & Ship Bldg..	11,000 00	11,400 00	11,000 00
Atch., Top. & S. Fe....	20,000 00	19,800 00	19,000 00

REPORT ON TRUST COMPANIES.

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Atwood, Kans., improv	\$2,000 00	\$2,000 00	\$2,000 00
Atchison, Kans., im- prov.	15,000 00	15,500 00	15,500 00
Boston & Worcester St. Ry.	25,000 00	25,750 00	25,600 00
Blackstone, Va., water works	12,000 00	12,900 00	12,900 00
Brush Elec. Lt., Ist.	4,000 00	4,000 00	4,000 00
Buffalo & Susquehanna	20,000 00	19,800 00	19,700 00
Central of Georgia, SS., "B"	20,000 00	20,000 00	20,000 00
Chic., Cin. & Louisville R. R., ref.	25,000 00	23,000 00	25,000 00
Central of Georgia, SS., "A"	3,000 00	3,000 00	3,000 00
Corpus Christi, Tex., water works	5,000 00	4,500 00	4,500 00
Chic., R. I. & Pac. R.R.	30,000 00	24,000 00	24,500 00
Chic. & Gt. Western	15,000 00	15,000 00	15,000 00
Cherokee County, N. C., c. h.	500 00	500 00	500 00
Colorado Southern	20,000 00	18,800 00	17,600 00
Cin., New Or. & Tex. Pac. equip. A.	25,000 00	24,000 00	24,000 00
Cin., Hamilton & Day- ton, tr. coll.	20,000 00	18,000 00	19,800 00
Choc., Oklahoma & Gulf.	25,000 00	27,500 00	27,000 00
Citizens' Lt. & Power Co., Rochester	5,000 00	5,000 00	5,000 00
Cuban Republic	30,000 00	31,500 00	29,350 00
Denver, Colo.	13,000 00	13,000 00	13,000 00
Elec. Sec. Corp., coll. tr.	15,000 00	15,000 00	15,000 00
Erie R. R., gen. lien	55,000 00	51,000 00	48,000 00
Evansville & Terre Haute	40,000 00	44,400 00	41,500 00
Elgin, Aurora & So. Traction Co.	25,000 00	25,000 00	25,000 00
Erie R. R. conv.	20,000 00	21,400 00	21,000 00
Fincastle, Va., R. R., imp.	5,000 00	5,000 00	5,000 00
Florida & West Shore	25,000 00	25,000 00	25,000 00
Fairmont Coal Co.	20,000 00	20,000 00	20,000 00
Georgia Ry. & Elec.	10,000 00	10,400 00	10,000 00
Greenwood, S. C., school	6,750 00	7,500 00	7,500 00
Gila Valley, Globe & No.	20,000 00	21,500 00	21,500 00
Hawkinsville & Fla. No.	10,000 00	10,000 00	10,100 00
Imp. Rolling Stock, Can. No.	25,000 00	25,000 00	25,000 00
Illinois Tunnel	15,000 00	14,250 00	14,600 00
Internat. Traction	25,000 00	20,750 00	21,400 00
Kans. City, Clinton & Springfield	10,000 00	10,300 00	10,245 00
Kansas City, inter. improv.	16,000 00	16,000 00	16,000 00
Key West, Fla., water works	8,500 00	8,500 00	8,500 00
Kans. City, Ft. Scott & Memp. ref.	20,000 00	17,600 00	17,000 00
Kans. City, Memp. & Birmingham	25,000 00	23,700 00	23,700 00
Lackawanna Steel Co.	20,000 00	19,900 00	19,970 00
Le Roy & Caney Val. Air Line (Mo. Pac.)	11,000 00	11,800 00	11,500 00
Mo., Kans. & Texas of Texas	20,000 00	21,600 00	20,500 00
Montgomery, Ala. pav- ing	27,185 00	27,950 00	27,950 00
Mo., Kans. & Tex.	55,000 00	56,200 00	53,000 00
Mo. Pac. equip.	20,000 00	20,000 00	20,000 00
Mobile & Ohio equip.	25,000 00	25,000 00	25,000 00
Mo., Kans. & Okla.	30,000 00	32,700 00	29,500 00
Maryland & Penn.	10,000 00	9,400 00	9,000 00
Mississippi Central	25,000 00	25,000 00	25,000 00
Newton & No. Western	15,000 00	14,000 00	14,000 00
Mason City & Ft. Dodge	25,000 00	22,300 00	22,300 00
New York & New Jer- sey	40,000 00	39,800 00	38,200 00
New Orleans Terminal	20,000 00	19,000 00	19,000 00
Ozark & Cherokee Cen- tral	25,000 00	24,400 00	24,400 00

<i>and bonds.</i>	Par value.	Estimated market value.	Book value.
ort Line.....	\$15,000 00	\$14,400 00	\$14,700 00
al Co.....	10,000 00	9,000 00	9,000 00
Pekin Term...	8,000 00	8,240 00	8,240 00
quette.....	30,000 00	25,000 00	27,700 00
nty, Colo...	5,000 00	5,000 00	5,000 00
as Tanning Co.	4,000 00	3,600 00	3,600 00
nty, N. M.,			
Macon Coal	8,000 00	8,000 00	8,000 00
de & Western	10,000 00	9,400 00	9,400 00
Gas & Elec.	10,000 00	9,000 00	9,000 00
	59,000 00	59,000 00	58,945 00
Va., improv...	3,000 00	3,000 00	3,000 00
& Steel.....	35,000 00	35,000 00	35,000 00
nio & Aransas			
	10,000 00	9,000 00	8,800 00
ern Coal Imp.			
K. & T), 1st...	13,000 00	14,300 00	14,800 00
& Statesboro	25,000 00	25,750 00	25,000 00
ounty, N. C.,			
	7,900 00	7,900 00	7,900 00
Ry.....	25,000 00	25,000 00	25,000 00
Transit, imp...	40,000 00	38,000 00	38,400 00
Memphis &			
tern.....	25,000 00	24,500 00	24,500 00
& San Fran...	40,000 00	36,550 00	37,900 00
Carolina.....	15,000 00	14,250 00	14,250 00
Air Line.....	70,000 00	65,600 00	63,500 00
Iron Mt. & So.	50,000 00	50,000 00	50,000 00
Air Line.....	10,000 00	10,000 00	9,800 00
Geneva &			
	5,000 00	5,000 00	5,000 00
y Terminal...	15,000 00	15,000 00	15,000 00
St. Ry. (Mass.,			
	30,000 00	30,000 00	30,000 00
d & Iron.....	30,000 00	30,150 00	29,400 00
s., water wks.	1,000 00	1,000 00	1,000 00
	20,000 00	19,400 00	17,000 00
lexico.....	10,000 00	10,000 00	10,000 00
l Co.....	10,000 00	10,000 00	10,000 00
lexico.....	25,000 00	23,550 00	23,250 00
ber Co.....	20,000 00	20,000 00	19,700 00
ty.....	75,000 00	73,500 00	71,212 50
Md.....	50,000 00	43,000 00	45,500 00
N. C. R. R...	1,000 00	1,070 00	1,070 00
sa, Wis., town			
	625 00	625 00	625 00
on (N. C.) R.			
	5,000 00	5,200 00	5,200 00
ford Mineral			
No. W.....	10,000 00	11,500 00	10,500 00
ral.....	6,000 00	5,700 00	5,400 00
Pacific.....	10,000 00	9,091 00	9,090 84
.) R. R., imp.	30,000 00	32,500 00	32,500 00
loch. & Pitts-			
onv.....	25,900 00	40,145 00	32,430 00
Great West-			
	30,000 00	25,500 00	25,900 00
St. Louis...	20,000 00	21,000 00	20,000 00
Kodak Co...	27,900 00	32,400 00	28,500 00
Bank, Wol-			
Y.....	13,000 00	16,900 00	15,600 00
y, Ft. Scott &			
pf'd.....	40,000 00	33,200 00	25,900 00
alley.....	5,000 00	8,100 00	4,500 00
k Northwest-			
	4,500 00		
R.....	20,000 00	28,800 00	27,175 00
-Macon Coal			
	1,000 00		
Pacific, pf'd..	20,000 00	23,000 00	23,500 00
sific, com...	20,000 00	30,000 00	25,000 00
Trust Co.,			
rk.....	10,000 00	27,500 00	22,500 00

\$2,411,536 24

\$2,418,847 24

\$2,361,429 58

\$2,361,429 58

Amount loaned on collaterals.....	\$2,023,187 60
Other loans, including bills purchased.....	259,723 00
Amount due from directors, included in loans, \$166,924.28.	
Real estate.....	65,000 00
Cash on deposit in banks or other moneyed institutions.....	531,259 90
Specie.....	15,491 52
United States legal tender notes and notes of national banks....	64,950 00
	<u>\$5,783,587 11</u>

Accrued interest not entered on books at date of this report as an asset.....	<u>\$16,000 00</u>
---	--------------------

LIABILITIES.

Capital stock paid in, in cash.....	\$300,000 00
Surplus on book value (less current expenses and taxes paid)....	162,917 10
(Surplus on market value, \$220,334.76; surplus after charging and crediting accrued interest, \$220,334.76).	
Deposits subject to check (except as stated below), not preferred	5,100,863 42
Certificates of deposit (not preferred), demand.....	72,821 17
Amount due banks and bankers.....	60,034 81
Preferred deposits, as follows:	
Due savings banks.....	\$45,000 00
Due savings and loan associations.....	9,896 45
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	22,659 00
	<u>77,555 45</u>
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends.....	\$9,000 00
Certified checks.....	395 16
	<u>9,395 16</u>
	<u>\$5,783,587 11</u>

Accrued interest not entered on books at date of this report as a liability.....	<u>\$16,000 00</u>
--	--------------------

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$273,144 00
All other profits received during the year.....	20,150 00
Amount of interest paid to and credited depositors during the year	201,882 74
Amount of expenses of the institution during the year, excluding taxes.....	25,073 05
Amount of dividends on capital stock declared during the year, payable January 2, 1906.....	9,000 00
Taxes paid during the year.....	5,782 82
Amount of deposits made by order of court.....	22,659 45
Number of deposits on which interest is allowed at this date....	5,160
Total amount of such deposits.....	\$5,090,635 20
Average rate of interest on deposits on which interest is paid,	.0375
Amount of bonds and mortgages invested in during the year..	\$117,592 59
Amount received from bonds and mortgages paid or sold during the year.....	<u>34,353 83</u>

29. GLENS FALLS TRUST COMPANY, GLENS FALLS.

[174 Glen street; chartered 1897.]

ADDISON B. COLVIN, President.

A. E. MASON, Cashier.

DIRECTORS.

ADDISON B. COLVIN,
DANIEL P. DeLONG,
CHARLES F. EVEREST,
JAMES A. HOLDEN,
GEORGE M. MEAD,
WALLACE T. MARSH,
W. H. PARKER,
E. W. WEST,

JOHN B. CONWAY,
JOHN H. DERBY,
JOSEPH GOODFELLOW,
EZRA HARTMAN,
D. McLAUGHLIN,
A. EUGENE MASON,
FREDERICK A. ROWE,

CHARLES H. CARSON,
A. E. DeFOREST,
WILLIAM M. HASKELL,
JOSEPH A. KELLOGG,
J. R. MORRISON,
E. B. POTTER,
JOSEPH E. SAWYER,
J. HYLER WHITE.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$173,542 87
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
Raymondville Paper Co.	\$10,000 00	\$10,000 00	\$10,000 00	
J. & J. Rogers Co.....	4,000 00	4,000 00	4,000 00	
Spring Brook Water Co.....	15,000 00	15,000 00	15,000 00	
City of Middletown....	20,000 00	20,600 00	21,250 00	
	<u>\$49,000 00</u>	<u>\$49,000 00</u>	<u>\$50,250 00</u>	50,250 00
Amount loaned on collaterals.....				223,571 30
Other loans, including bills purchased.....				269,423 38
Amount due from directors, included in loans, \$61,925.				
Overdrafts.....				597 19
Due from banks, bankers and brokers.....				5,547 66
Cash on deposit in banks or other moneyed institutions.....				101,017 56
Specie.....				18,134 68
United States legal tender notes and notes of national banks....				8,153 00
Cash items.....				10,380 16
				<u>\$860,620 80</u>
Accrued interest not entered on books at date of this report as an asset.....				\$,2694 62

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Surplus on book value (less current expenses and taxes paid).....	103,543 02
(Surplus on market value, \$102,293.02; surplus after charging and crediting accrued interest, \$103,838.49).	
Deposits subject to check (except as stated below), not preferred	615,745 28
Certificates of deposit (not preferred), demand.....	20,000 00
Amount due banks and bankers.....	16,629 91
Preferred deposits, as follows: Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	2,138 77
Other liabilities not included under any of the above heads, viz.: Certified checks.....	2,563 82
	<u>\$860,620 80</u>
Accrued interest not entered on books at date of this report as a liability.....	\$1,139 15

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$41,362 94
All other profits received during the year.....	214 92
Amount of interest paid to and credited depositors during the year.....	14,147 00
Amount of expenses of the institution during the year, excluding taxes.....	8,639 98
Amount of dividends on capital stock declared during the year, payable June 30 and December 30, 1905.....	8,000 00
Taxes paid during the year.....	1,990 67
Amount of deposits made by order of court.....	978 79
Number of deposits on which interest is allowed at this date.....	1,117
Total amount of such deposits.....	\$430,856 15
Average rate of interest on deposits on which interest is paid..	.03
Amount of bonds and mortgages invested in during the year....	\$63,800 00
Amount received from bonds and mortgages paid or sold during the year.....	39,875 00

30. GUARANTY TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[28 Nassau street; chartered 1864 as New York Guaranty and Indemnity Company.]

JOHN W. CASTLES, President.

WM. C. EDWARDS, Treasurer.

DIRECTORS.

GEORGE F. BAKER,
JOHN W. CASTLES,
EDWIN HAWLEY,
ADRIAN ISELIN, Jr.,
LEVI P. MORTON,
DANIEL G. REID,
JAMES SPEYER,

WALTER G. OAKMAN,
GEORGE S. BOWDOIN,
WALTER R. GILLETTE,
G. G. HAVEN,
JAMES N. JARVIE,
OSCAR G. MURRAY,
HENRY H. ROGERS,
FRED'K W. VANDERBILT

FREDERIC CROMWELL,
E. H. HARRIMAN,
CHAS. R. HENDERSON,
AUGUSTUS D. JULLIARD,
NORMAN B. REAM,
H. McK. TWOMBLY,
HARRY PAYNE WHITNEY,

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York.....	\$15,000 00	\$15,000 83	\$15,075 83
State of New York, ctf. of indbt.....	55,000 00	55,687 50	55,687 50
State of New York, canal.....	200,000 00	203,000 00	203,000 00
State of Idaho.....	127,000 00	133,486 54	133,486 54
City of New York, gold exempt.....	240,000 00	240,200 00	241,400 00
City of New York, rev.	130,000 00	130,731 25	130,731 25
City of New York, corp. stk.....	200,000 00	200,166 67	201,166 67
City of New York, corp. stk.....	500,000 00	500,416 67	502,916 67
City of New York, corp. stk., exempt.....	50,000 00	50,041 67	50,291 67
City of New York, corp. stk.....	417,800 00	418,152 16	420,237 16
City of New York.....	28,000 00	27,993 39	28,133 39
City of New York, rev.	305,000 00	307,287 50	307,287 50
City of Troy, water works.....	310,521 82	326,244 57	326,244 57
City of Troy, pub. imp.	18,730 37	19,693 72	19,693 72
Westchester County, c. h.....	125,000 00	137,404 11	137,404 11
City of Allegheny, Pa.	661,000 00	694,951 16	694,951 16
Atch., Top. & Santa Fe Ry. Co.....	30,000 00	30,750 00	30,600 00
Atch., Top. & Santa Fe Ry. Co.....	250,000 00	258,333 33	258,333 33

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Atch. Top. & Santa Fe Ry. Co.	\$450,000 00	\$424,687 50	\$423,000 00
Atlantic Coast Line (L. & N.)	229,000 00	217,359 17	217,359 17
Chesapeake & Ohio notes	80,000 00	80,977 78	80,977 78
Chicago & Eastern Ill. equip.	137,000 00	140,082 50	140,082 50
Chic., R. I. & Pac. Ry. Co.	31,000 00	31,206 67	31,206 67
Chicago Sanitary Dist.	50,000 00	52,000 00	52,000 00
Chic. Union Trac. Co., cts.	55,828 70	56,666 13	56,666 13
Cin., Ham. & Dayton, notes	213,000 00	188,116 37	188,116 37
Consolidated Gas Co.	200,000 00	339,750 00	338,000 00
Denver (city & county)	34,000 00	38,253 06	38,253 06
Detroit United Ry. Co. Electrical Securities Corp.	30,000 00	27,675 60	27,675 00
County of Galveston, Tex.	17,000 00	16,631 67	16,631 67
Havana Tob. Co.	50,000 00	47,955 56	47,955 56
Hocking Valley Ry. Co.	200,000 00	160,000 00	160,000 00
Interborough Rapid Trans. Co.	35,000 00	35,019 44	35,019 44
Japanese Imp. Gov't.	218,000 00	215,093 33	215,093 33
Japanese Imp. Gov't.	6,250 00	6,250 00	6,250 00
Jersey City Water Supply Co.	150,000 00	150,750 00	150,750 00
Lackawanna Steel Co.	104,000 00	104,693 33	104,693 33
Metropolitan Street Ry. Co.	365,000 00	363,783 33	363,783 33
Mobile & Ohio, equip.	300,000 00	270,750 00	270,000 00
Nassau Electrical, consol.	20,000 00	20,375 56	20,375 56
New England R. R. Co.	24,000 00	21,840 00	21,840 00
N. Y. C. & H. R. R. R. Co.	500,000 00	550,000 00	550,000 00
N. Y. & Westch. Lighting Co.	27,000 00	27,341 25	27,341 25
Norfolk & Western	103,000 00	94,760 00	94,760 00
Norfolk & Western	243,000 00	247,252 50	247,860 00
Oregon Short Line	95,000 00	89,775 00	89,300 00
Penn. Central Brewing Co.	607,000 00	582,720 00	582,720 00
Pennsylvania R. R. Co.	53,000 00	48,495 00	48,495 00
Pennsylvania R. R. Co.	300,000 00	300,875 00	300,875 00
Pennsylvania R. R. Co. Richmond Light & H. Co.	605,000 00	599,706 25	598,950 00
Second Avenue	493,352 10	393,891 68	404,541 68
Southern Pac. R. R. Co.	160,000 00	187,333 33	187,333 33
Southern Pacific	1,000,000 00	968,750 00	970,000 00
Southern Railway	831,000 00	817,150 00	817,150 00
U. S. of Mexico	235,000 00	237,937 50	237,937 50
U. S. Mortg. & Trust Co.	381,000 00	350,520 00	350,520 00
U. S. Mortg. & Trust Co.	25,000 00	25,083 33	25,083 33
Washington Ry. & Elec. Co.	7,500 00	7,625 00	7,625 00
Chic., R. I. & Pac.	150,000 00	132,375 00	132,000 00
Pennsylvania Co.	30,000 00	28,523 91	28,523 91
Pennsylvania Co.	10,000 00	9,342 35	9,342 35
<i>Stocks:</i>			
American Smelting Securities Co., pfd.	100,000 00	93,916 67	93,916 67
American Smelting Securities Co., pfd.	100,000 00	100,750 00	100,000 00
Atch., Top & Santa Fe Ry. Co., pfd.	100,000 00	105,000 00	105,000 00
Havana Tob. Co., com.	50,000 00	20,000 00	20,000 00
Havana Tob. Co., com.	50,000 00	15,000 00	15,000 00
Jersey City Water Supply Co.	16,000 00	16,000 00	16,000 00
Morristown Safe Dep. Co.	9,800 00	9,865 33	9,865 33
Mutual Tr. Co. of Westchester Co.	19,000 00	25,697 88	25,697 88
Mutual Alliance Trust Co.	18,000 00	36,592 00	36,592 00
National Bank of Commerce	75,000 00	150,000 00	150,000 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Navigation Syndicate...		\$125,000 00	\$125,000 00
N. Y. Dock Co., com...	\$930,000 00	316,200 00	186,000 00
Seaboard Air Line Ry., syn.....		100,000 00	100,000 00
Fairmont Coal Co.....	150,000 00	67,500 00	67,500 00
Societe Financiere Franco-Americano...	100,000 00	96,852 30	96,852 30
Southern Pacific, pref...	200,000 00	242,500 00	243,000 00
Subway Realty Co.....	54,000 00	56,065 80	56,065 80
Underground Electric Ry. Co., London.....		63,419 55	63,419 55
Maryland Trust Co....	25,000 00	31,250 00	25,000 00
Richmond Light & R. Co.....	200,882 62		
	<u>\$14,709,415 61</u>	<u>\$14,130,524 10</u>	<u>\$14,007,637 85</u>
Amount loaned on collaterals.....			14,007,637 85
Other loans, including bills purchased.....			18,808,220 5
Amount due from directors, included in loans, \$200,000.			2,776,412 5
Overdrafts.....			80
Due from banks, bankers and brokers.....			1,046,508
Cash on deposit in banks or other moneyed institutions.....			5,722,578
Specie.....			67,251
United States legal tender notes and notes of national banks....			18,070
Amount of assets not included under any of the above heads, viz.:			
Accrued interest entered on books at date of this re- port as an asset.....		\$179,499 55	
Foreign exchange.....		7,036,971 59	
Commissions and accounts receivable.....		93,278 94	
			<u>7,309,750 04</u>
			<u>\$49,756,511 33</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$2,000,000 00
Surplus on book value (less current expenses and taxes paid).....	5,941,041 26
(Surplus on market value, \$6,063,927.51; surplus after charging and crediting accrued interest, \$5,941,041.26.)	
Deposits subject to check (except as stated below), not preferred	33,539,188 70
Certificates of deposit (not preferred), time, \$19,850; demand, \$2,172,286.32.....	2,192,136 32
Amount due trust companies.....	2,299,719 00
Amount due banks and bankers.....	1,513,608 71
Preferred deposits, as follows:	
Due savings banks.....	\$194,182 39
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	652,323 82
	<u>846,506 21</u>
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends.....	\$100,000 00
Certified checks.....	1,260,325 71
Reserved for taxes.....	39,000 00
Accrued interest entered on books at date of this re- port as a liability.....	24,985 42
	<u>1,424,311 13</u>
	<u>\$49,756,511 33</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$2,383,448 53
All other profits received during the year.....	278,424 07
Amount of interest paid to and credited depositors during the year	1,496,407 65
Amount of expenses of the institution during the year, excluding taxes.....	257,143 56

Amount of dividends on capital stock declared during the year, payable March 31, June 30, September 30 and December 30, 1905.....	\$400,000 00
Taxes paid during the year.....	74,476 23
Amount of deposits made by order of court.....	80,287 48
Number of deposits on which interest is allowed at this date....	1,681
Total amount of such deposits.....	\$37,413,700 45
Average rate of interest on deposits on which interest is paid...	.0287

31. GUARDIAN TRUST COMPANY, NEW YORK CITY.

[170 Broadway; chartered 1902.]

FRANK W. WOOLWORTH, President.

LATHROP C. HAYNES, Secretary.

DIRECTORS.

WM. F. BALKAM,	R. W. JONES, Jr.,	CHARLES L. ROBINSON,
WM. H. BARNARD,	CHAS. E. LEVY,	R. H. ROUNTREE,
WM. A. BARBER,	H. S. MANNING,	A. K. SLOAN,
M. D. CHAPMAN,	BERNHARD MAYER,	EDMUND K. STALLO,
BIRD S. COLER,	LUDWIG NISSEN,	LEOPOLD STERN,
GEO. W. FAIRCHILD,	F. L. PECK,	W. D. STRATTON,
JOS. N. FRANCOLINI,	BIRD M. ROBINSON,	F. W. WOOLWORTH.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$269,950 00
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
City of New York.....	\$247,000 00
Illinois Tunnel Co.....	50,000 00
Mobile, Jackson & Kan.	
City R. R., 1st.....	16,000 00
Tol., St. Louis & W.	
R. R.....	15,000 00
<i>Stocks:</i>	
Maiden Lane Safe Dep.	
Co.....	25,000 00
Texas Bank & Trust Co	25,000 00
French Finance Corp.	
of Amer., pfd.....	50,000 00
	\$428,000 00
	\$452,670 00
	\$457,460 00
Amount loaned on collaterals.....	457,460 00
Other loans, including bills purchased.....	3,288,731 15
Amount due from directors, included in loans, \$312,594.94.	244,494 98
Overdrafts.....	293 69
Due from banks, bankers and brokers.....	568,733 57
Cash on deposit in banks or other moneyed institutions.....	629,834 43
Specie.....	72,261 16
United States legal tender notes and notes of national banks...	27,982 00
Cash items.....	61,094 50
Amount of assets not included under any of the above heads, viz.:	
Furniture and fixtures.....	\$18,444 08
Accrued interest entered on books at date of this report as an asset.....	35,931 68
	54,375 76
	\$5,675,211 24

LIABILITIES.

Capital stock paid in, in cash.....	\$500,000 00
Surplus on book value (less current expenses and taxes paid)....	583,348 63
(Surplus on market value, \$578,558.63; surplus after charging and crediting accrued interest, \$578,558.63.)	
Deposits subject to check (except as stated below), not preferred	3,503,367 16
Certificates of deposit (not preferred), demand.....	122,526 57
Amount due trust companies.....	390,196 42
Amount due banks and bankers.....	423,113 74
Preferred deposits, as follows:	
Due savings banks.....	\$118,084 46
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	16,432 17
	134,516 63
Other liabilities not included under any of the above heads, viz.:	
Certified checks.....	\$153 87
Reserved for taxes.....	5,700 00
Accrued interest entered on books at date of this report as a liability.....	1,113 23
Secretary's checks.....	11,174 99
	18,142 09
	<u>\$5,675,211 24</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$203,652 30
All other profits received during the year.....	2,186 18
Amount of interest paid to and credited depositors during the year	80,769 58
Amount of expenses of the institution during the year, excluding taxes.....	74,171 52
Taxes paid during the year.....	11,172 12
Number of deposits on which interest is allowed at this date....	1,079
Total amount of such deposits.....	\$4,152,419 00
Average rate of interest on deposits on which interest is paid,	.02602
Amount of bonds and mortgages invested in during the year....	\$83,700 00
Amount received from bonds and mortgages paid or sold during the year.....	25,550 00

32. HAMILTON TRUST COMPANY, BROOKLYN.

[191 Montague street; chartered 1891.]

SILAS B. DUTCHER, President.

GEORGE HADDEN, Secretary.

DIRECTORS.

WILLIAM BERRI,	L. HORATIO BIGLOW,	EZRA D. BUSHNELL,
DAVID F. BUTCHER,	EVERSLEY CHILDS,	CHARLES COOPER,
SILAS B. DUTCHER,	JOHN DITMAS, JR.,	FREDERICK H. ECKER,
WILLARD E. EDMISTER,	GEORGE HADDEN,	JOHN R. HEGEMAN,
WALTER C. HUMSTONE,	HENRY E. HUTCHINSON,	JOHN C. MCGUIRE,
EUGENE F. O'CONNOR,	JOHN N. PARTRIDGE,	FRED. H. POUCH,
THOMAS E. PEARSELL,	MILLARD F. SMITH,	WILLIAM V. R. SMITH,
FRANK SULLIVAN SMITH,	TIMOTHY L. WOODRUFF,	HENRY N. WHITNEY.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$646,225 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Brooklyn, local imp....	\$50,000 00	\$50,000 00	\$52,625 00
Brooklyn, school bldg..	25,000 00	25,000 00	25,000 00
Brooklyn, school bldg..	25,000 00	25,000 00	25,000 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York, corp. stk.	\$7,000 00	\$7,000 00	\$7,242 20
Newburgh Elec. Ry., 1st.	11,500 00	8,050 00	10,925 00
Walden & Orange Lake, 1st.	32,000 00	22,400 00	28,000 00
Kings Co. Elec. L. & P., con.	50,000 00	53,000 00	53,750 00
Pitts., Shawmut & Nor. Ry.	55,000 00	20,625 00	48,500 00
Nassau Elec., con.	150,000 00	127,500 00	136,965 00
U. S. Leather, deb.	10,000 00	10,700 00	11,000 00
People's Gas Lt. Co., 1st.	50,000 00	47,500 00	49,000 00
Kings Co. Elec. Lt. & P. Co.	25,000 00	29,500 00	30,300 00
No. Hudson Co. Ry.	50,000 00	51,000 00	53,125 00
Randolph, Macon Coal Co.	200,000 00	184,000 00	190,000 00
Wabash R. R. Co., notes.	100,000 00	95,000 00	98,750 00
Western Pac. Ry., 1st.	300,000 00	276,000 00	279,000 00
Western Maryland, 1st.	150,000 00	124,500 00	132,375 00
<i>Stocks:</i>			
Cons. Gas Co., N. Y.	30,000 00	52,500 00	58,787 50
B'klyn Union Gas Co.	30,000 00	52,500 00	44,493 75
Kings Co. Elec. Lt. & P. Co.	80,000 00	140,000 00	92,800 00
B'klyn R. E. Exchg., Ltd.	61,100 00	45,175 00	50,612 50
Metropolitan St. Ry.	50,000 00	59,500 00	67,474 18
N. Y. & N. J. Tel. Co.	50,000 00	75,000 00	63,200 00
Amalgamated Copper Co.	40,000 00	40,000 00	38,687 50
Amer. Tel. & Tel. Co.	30,000 00	40,500 00	38,315 00
United Ry. Invest. Co., pfd.	50,000 00	40,500 00	30,932 67
Manhattan El. Ry.	10,000 00	16,230 00	13,012 50
Title Guar. & Tr. Co.	15,000 00	94,200 00	64,609 13
Bond & Mtg. Guar. Co.	17,200 00	70,520 00	49,908 25
Amer. Express Co.	20,000 00	44,000 00	42,575 00
U. S. Title Guar. & I. Co.	20,000 00	25,000 00	25,000 00
International Ocean Tel. Co.	3,800 00	4,750 00	4,797 50
No. Western Tel. Co.	350 00	437 50	441 87
Brooklyn Academy of Music.	1,000 00	1,000 00	1,000 00
U. S. Express Co.	40,000 00	48,000 00	52,125 00
	<u>\$1,838,950 00</u>	<u>\$2,006,557 50</u>	<u>\$1,970,329 55</u>

Amount loaned on collaterals.	\$1,970,329 55
Other loans, including bills purchased.	4,109,058 12
Overdrafts.	449,780 20
Real estate.	123 98
Cash on deposit in banks or other moneyed institutions.	26,407 46
Specie.	734,821 85
United States legal tender notes and notes of national banks.	620,538 71
Cash items.	13,260 00
	89,563 38
	<u>\$8,660,108 25</u>

Accrued interest not entered on books at date of this report as an asset.	\$90,935 30
--	-------------

LIABILITIES.

Capital stock paid in, in cash.	\$500,000 00
Surplus on book value (less current expenses and taxes paid).	1,065,005 72
(Surplus on market value, \$1,101,233.67; surplus after charging and crediting accrued interest, \$1,127,402.32)	
Deposits subject to check (except as stated below), not preferred	5,018,513 67
Certificates of deposit (not preferred), time, \$925,224.98; demand, \$69,201.71.	994,428 68
Amount due banks and bankers.	273,608 00

Preferred deposits, as follows:

Due savings banks.....	\$647,191 39	
Due savings and loan associations.....	72,744 44	
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	56,063 34	
		\$775,999 17

Other liabilities not included under any of the above heads, viz.:

Unpaid dividends.....	\$87 50	
Certified checks.....	24,487 42	
Reserved for taxes.....	8,000 00	
		32,554 92
		<u>\$8,660,108 25</u>

Accrued interest not entered on books at date of this report as
a liability.....

\$64,766 65

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$369,967 52
All other profits received during the year.....	106,542 90
Amount of interest paid to and credited depositors during the year	196,008 58
Amount of expenses of the institution during the year, excluding taxes.....	67,904 53
Amount of dividends on capital stock declared during the year, payable February 1, May 1, August 1 and November 1, 1905..	50,000 00
Taxes paid during the year.....	15,502 57
Amount of deposits made by order of court.....	18,050 00
Number of deposits on which interest is allowed at this date..	3,350
Total amount of such deposits.....	\$6,961,911 05
Average rate of interest on deposits on which interest is paid,	.0267
Amount of bonds and mortgages invested in during the year....	\$309,905 55
Amount received from bonds and mortgages paid or sold during the year.....	192,855 55

33. HOLLAND TRUST COMPANY, NEW YORK CITY.

[19 Liberty street; chartered 1888.]

JOHN D. VERMEULE, President.

JAMES B. VAN WOERT, Secretary.

DIRECTORS.

G. A. VAN ALLEN,
GEO. M. VAN HOESEN,
TUNIS G. BERGEN,
H. B. SILLIMAN,
W. B. CLARK,
C. P. VEDDER,

CHAS. B. WHITING,
C. R. BLAUVELT,
H. W. BOOKSTAVEN,
B. F. VOSBURGH,
J. H. WASHBURN,

HENRY S. VAN BEUREN,
J. D. VERMEULE,
J. B. VAN WOERT,
ALBERT B. SHELDON,
SAMUEL BRYANT,
JOHN W. MURRAY.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
United States, consols ..	\$5,000 00	\$5,250 00	\$5,500 00	
City of New York.....	50,000 00	45,000 00	45,000 00	
City of New York, ad'nal water.....	50,000 00	50,000 00	50,000 00	
Phila. & Brig. R. R. Co.	28,000 00	14,000 00	14,000 00	
<i>Stocks:</i>				
Por. Diaz & Eagle Pass				
Bridge Co.....	75,000 00	52,500 00	75,000 00	
Edo Bridge Co.....	33,000 00	19,800 00	33,000 00	
	<u>\$241,000 00</u>	<u>\$186,550 00</u>	<u>\$222,500 00</u>	<u>\$222,500 00</u>

HOLLAND TRUST COMPANY.

533

Amount loaned on collaterals.....	\$98,594 18
Real estate.....	134,524 39
Cash on deposit in banks or other moneyed institutions.....	187 97
Specie.....	85 40
United States legal tender notes and notes of national banks....	50 00
Amount of assets not included under any of the above heads, viz.: Accrued interest entered on books at date of this report as an asset.....	633 33
Deficit.....	49,424 73
	<u>\$506,000 00</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$500,000 00
(Deficit on market value, \$125,124.73; deficit after charging and crediting accrued interest, \$125,124.73.)	
Other liabilities not included under any of the above heads, viz.: Bills payable.....	6,000 00
	<u>\$506,000 00</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$5,370 48
Amount of expenses of the institution during the year, excluding taxes.....	7,325 97
Amount received from bonds and mortgages paid or sold during the year.....	11,874 08

34. HOME TRUST COMPANY OF NEW YORK, BROOKLYN.

[184 Montague street; chartered 1905.]

J. EDWARD SWANSTROM, President.

H. A. DAVIDSON, Secretary.

DIRECTORS.

WILLIAM BARBOUR,
CHARLES M. BULL,
AUDLEY CLARKE,
HENRY A. FAIRHAIRN,
GEORGE T. MOON,
DAVID PORTER,
J. EDWARD SWANSTROM,
ROBERT H. THOMPSON,

EUGENE F. BARNES,
WILLIAM M. CALDER,
HENRY K. DYER,
WILLIAM G. GILMORE,
LUDWIG NISSEN,
NEILS POULSON,
CHARLES E. TEALE,
SILAS TUTTLE,

JAMES N. BROWN,
JOHN F. CALDERWOOD,
WILLIAM C. EDWARDS,
FREDERICK E. GUNNISON,
THOMAS P. PETERS,
WILLIAM C. REDFIELD,
JOHN THATCHER,
JAMES WEIR, Jr.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$385,080 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York.....	\$95,000 00	\$97,375 00	\$97,375 00
United States, reg.....	5,000 00	5,245 31	5,245 31
Cin., Ham. & Dayton R. R., notes.....	100,000 00	92,125 00	98,125 00
Peoria & Eastern Ry..	25,000 00	19,830 50	20,646 25
West Maryland R. R..	15,000 00	13,050 00	13,668 75
Wisconsin Central R. R.	25,000 00	23,250 00	23,743 75
Wabash & Pitts. Ter- minal.....	50,000 00	43,750 50	45,750 00
London Underground Elec. Ry.....	25,000 00	24,125 00	25,000 00
Pitts. Co.....	14,000 00	14,595 00	14,595 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Lackawana Steel Co..	\$25,000 00	\$24,953 13	\$24,953 13
Osark & Cherokee R.R.	13,000 00	13,160 83	13,160 83
Chic., Rock Is. & Pac. Ry.....	25,000 00	22,250 00	23,393 75
City of New York.....	200,000 00	202,750 00	202,750 00
State of New York, Louisville & Nashville R. R.....	25,000 00	26,125 00	26,125 00
Mason City & Ft. D. R. R.....	25,000 00	24,592 20	24,687 50
Randolph-Macon C. Co.	25,000 00	22,375 00	23,000 00
Lehigh & W. Coal Co..	50,000 00	47,500 00	47,500 00
Penn. R. R. Co., conv..	25,000 00	25,675 00	25,750 00
Penn. R. R. Co., conv..	50,000 00	49,750 00	50,375 00
<i>Stocks:</i>			
U. S. Title Guar. Ind. Co.....	10,000 00	13,600 00	13,600 00
Peo. Surety Co.....	5,000 00	6,250 00	6,250 00
Penn. R. R. Co.....	25,000 00	36,125 00	35,343 75
Randolph & M. Coal..	5,000 00	1,000 00	.....
Amer. Brake Shoe.....	15,200 00	17,500 00	17,480 00
<i>Syndicates:</i>			
Cuban gd. warrants....	100,000 00	112,500 00	110,000 00
Amer. Car. Fd. Co.....	25,000 00	25,000 00	25,000 00
City of New York.....	39,000 00	39,210 89	39,210 89
City of New York.....	3,000 00	3,005 00	3,005 00
	<u>\$1,044,200 00</u>	<u>\$1,046,668 36</u>	<u>\$1,055,733 91</u>
Amount loaned on collaterals.....			\$1,055,733 91
Other loans, including bills purchased.....			755,769 29
			343,847 21
Amount due from directors, included in loans, \$43,000.			
Due from banks, bankers and brokers.....			159,323 33
Cash on deposit in banks or other moneyed institutions.....			350,598 90
Specie.....			1,164 26
United States legal tender notes and notes of national banks....			18,585 00
Cash items.....			26,513 34
Amount of assets not included under any of the above heads, viz.:			
Furniture and fixtures.....		\$16,758 57	
Accrued interest entered on books at date of this report as an asset.....		17,964 07	
Foreign coin.....		108 50	
			<u>34,831 14</u>
			<u>\$3,131,446 38</u>
LIABILITIES.			
Capital stock paid in, in cash.....			\$500,000 00
Surplus on book value (less current expenses and taxes paid)...			277,851 46
(Surplus on market value, \$268,785.91; surplus after charging and crediting accrued interest, \$268,785.91.)			
Deposits subject to check (except as stated below), not preferred			1,813,184 65
Certificates of deposit (not preferred), time, \$15,000; demand, \$85,893.09.....			100,893 09
Amount due banks and bankers.....			146,000 00
Preferred deposits, as follows:			
Due savings banks.....		\$246,000 00	
Due savings and loan associations.....		19,400 00	
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....		7,988 30	
			<u>273,388 30</u>
Other liabilities not included under any of the above heads, viz.:			
Certified checks.....		\$1,060 00	
Reserved for taxes.....		3,750 00	
Accrued interest entered on books at date of this report as a liability.....		14,702 40	
Secretary's check.....		138 92	
Suspense account.....		477 56	
			<u>20,128 88</u>
			<u>\$3,131,446 38.</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$86,500 00
All other profits received during the year.....	15,800 00
Amount of interest paid to and credited depositors during the year.....	31,208 15
Amount of expenses of the institution during the year, excluding taxes.....	37,741 95
Taxes paid during the year.....	5,543 94
Amount of deposits made by order of court.....	2,851 67
Number of deposits on which interest is allowed at this date..	750
Total amount of such deposits.....	\$2,200,000 00
Average rate of interest on deposits on which interest is paid..	.025
Amount of bonds and mortgages invested in during the year..	\$506,945 00
Amount received from bonds and mortgages paid or sold during the year.....	121,865 00

35. ITALIAN AMERICAN TRUST COMPANY, NEW YORK CITY.

[520 Broadway; chartered 1904.]

EMANUEL GERLI, President.

ARTHUR BAUR, Secretary.

DIRECTORS.

DOMENICO ABBATE,
HENRY BRUNNER,
LOUIS GANDOLFI,
VINCENZO DE LUCA,
F. VIVANTI,
SILAS D. SCUDDER,
CHEV. A. ZUCCA,

P. P. ACRIPELLI,
ANDREW CUNEO,
EMANUEL GERLI,
COMM. C. PIVA,
JOSEPH RATTI,
RICHARD J. SCOLES,
E. MARIANI,

JACOB BERTSCHMANN,
J. N. FRANCOLINI,
PRENTISS C. HALE,
F. ROMEO,
D. SALADINO,
V. CASAZZA,
F. TOCCI.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$213,250 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	<i>Book value.</i>	
City of New York.....	\$341,000 00	\$344,410 00	\$344,410 00	
So. Pac. R. R. Co.....	50,000 00	48,500 00	48,500 00	
Cin., Dayton & Ham.				
R. R. Co.....	10,000 00	9,800 000	9,800 00	
Japanese Gov't.....	84,000 00	78,330 00	78,330 00	
	<u>\$485,000 00</u>	<u>\$481,040 00</u>	<u>\$481,040 00</u>	
				481,040 00
Amount loaned on collaterals.....				310,280 00
Other loans, including bills purchased.....				514,909 17
Amount due from directors, included in loans, \$50,000.				
Due from banks, bankers and brokers.....				154,481 34
Cash on deposit in banks or other moneyed institutions.....				177,104 58
Specie.....				13,979 34
United States legal tender notes and notes of national banks...				38,685 00
Cash items.....				13,600 10
Amount of assets not included under any of the above heads, viz.:				
Furniture and fixtures.....			\$11,523 60	
Accrued interest on books at date of this report as an asset.....			2,538 11	
				<u>14,061 71</u>
				<u>\$1,931,391 24</u>
Accrued interest not entered on books at date of this report as an asset.....				<u>\$4,845 11</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$500,000 00
Surplus on book value (less current expenses and taxes paid)....	58,455 34
(Surplus on market value, \$58,455.34; surplus after charging and crediting accrued interest, \$60,983.45)	
Deposits subject to check (except as stated below), not preferred	699,052 79
Certificates of deposit (not preferred), time, \$2,960; demand, \$15,800.....	18,760 00
Amount due trust companies.....	65,986 90
Amount due banks and bankers.....	568,360 15
Preferred deposits, as follows: Due savings banks.....	20,776 06
	<u>\$1,931,391 24</u>

Accrued interest not entered on books at date of this report as a liability.....	<u>\$2,307 00</u>
--	-------------------

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$65,134 27
All other profits received during the year.....	5,079 59
Amount of interest paid to and credited depositors during the year	14,881 97
Amount of expenses of the institution during the year, excluding taxes.....	39,824 32
Taxes paid during the year.....	4,002 83
Number of deposits on which interest is allowed at this date....	755
Total amount of such deposits.....	\$726,745 12
Average rate of interest on deposits on which interest is paid.	.0215
Amount of bonds and mortgages invested in during the year...	<u>\$155,250 00</u>

36. ITHACA TRUST COMPANY, ITHACA.

[112 North Tioga street; chartered 1891.]

FRANKLIN C. CORNELL, President.

W. H. STORMS, Cashier

DIRECTORS.

F. C. CORNELL,
JOHN C. GAUNTLETT,
DAVID B. STEWART,
E. M. TREMAN,
MYNDERSE VAN CLEEF,

F. C. CORNELL, JR.,
LEVI KENNEY,
WM. H. STORMS,
ROBERT H. TREMAN,
FREDERIC J. WHITON,

FRANCIS M. FINCH,
LOUIS P. SMITH,
CHARLES E. TREMAN,
SAMUEL B. TURNER,
E. L. WILLIAMS.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$193,185 35
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States.....	\$1,000 00	\$1,000 00	\$1,000 00
City of Brooklyn.....	20,000 00	20,000 00	20,000 00
Imp'l Japanese Gov't..	9,740 00	9,600 00	9,600 00
Arizona Territory.....	10,000 00	10,000 00	10,000 00
Yankton Co., Dak.....	10,000 00	8,600 00	8,600 00
Bent Co., Colo.....	10,000 00	10,000 00	10,000 00
Rio Grande Co., Colo..	10,000 00	10,000 00	10,000 00
Mineral Co., Colo.....	10,000 00	10,000 00	10,000 00
Conejos Co., Colo.....	10,000 00	10,000 00	10,000 00
La Plata Co., Colo.....	10,000 00	9,760 00	9,760 00
Kootenai Co., Idaho....	10,000 00	10,000 00	10,000 00
Albany Co., Wyo.....	2,000 00	2,000 00	2,000 00
Crow Wing Co., Minn..	3,000 00	2,990 00	2,990 00

ITHACA TRUST COMPANY.

537

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Oklahoma Co., Okla....	\$5,000 00	\$4,975 00	\$4,975 00
Pitkin Co., Colo.....	10,000 00	10,000 00	10,000 00
Pitkin Co., Colo.....	1,000 00	1,000 00	1,000 00
Lawrence Co., Dak.....	2,000 00	2,000 00	2,000 00
Seguin, Tex.....	2,500 00	2,500 00	2,500 00
Chadron, Neb.....	15,000 00	15,000 00	15,000 00
Monrovia, Cal.....	5,000 00	5,000 00	5,000 00
Sargent T ship, Neb.....	9,500 00	9,500 00	9,500 00
Sch. Dist. No. 21, Cheyenne Co.....	920 00	920 00	920 00
U. S. of Mexico.....	2,910 00	2,895 00	2,895 00
Cheyenne, Wyo.....	10,000 00	10,000 00	10,000 00
No. Yakima, Wash.....	11,500 00	11,500 00	11,500 00
Athens, Pa.....	3,500 00	3,500 00	3,500 00
Sayre, Pa.....	3,000 00	3,000 00	3,000 00
Goldfield, Colo.....	15,000 00	15,000 00	15,000 00
Burlington (Wis.) Sch. Dist.....	1,000 00	1,000 00	1,000 00
Sherman, Tex.....	5,000 00	5,000 00	5,000 00
Victor, Colo.....	13,000 00	13,000 00	13,000 00
City of Austin, Tex.....	35,000 00	27,525 00	27,525 00
Town of Alamosa, Colo.....	13,000 00	13,000 00	13,000 00
Ithaca L't & Water Co.....	2,000 00	2,000 00	2,000 00
Ithaca Water Works Co.....	16,000 00	16,000 00	16,000 00
Lincoln Gas Co., Neb.....	28,000 00	27,610 00	27,610 00
Republic Iron & Steel Co.....	10,000 00	9,800 00	9,800 00
Ovid Electric Co.....	5,000 00	5,000 00	5,000 00
Peo. Gas Lt. & Coke Co., Chi.....	10,000 00	10,000 00	10,000 00
United Elec. Lt. & Power Co.....	5,000 00	4,650 00	4,650 00
Ont. Power Co. of Niagara Falls, N. Y.....	23,000 00	21,850 00	21,850 00
Rochester Ry. Co.....	20,000 00	20,000 00	20,000 00
Saginaw Valley Traction Co.....	10,000 00	10,000 00	10,000 00
Hornell Gas Lt. Co.....	9,000 00	8,800 00	8,800 00
Detroit City Gas Co.....	10,000 00	10,000 00	10,000 00
Shawinigan Water & Power Co.....	10,000 00	9,000 00	9,000 00
Richmond Loco. & Mach. Wks.....	10,000 00	10,000 00	10,000 00
Central Leather Co.....	10,000 00	9,964 00	9,964 00
St. Louis & San Francisco R. R.....	10,000 00	9,700 00	9,700 00
Farm & Village Telephone Co.....	10,000 00	10,000 00	10,000 00
Canton-Akron Ry. Co.....	10,000 00	9,500 00	9,500 00
Southern Pacific R. R. Co.....	20,000 00	19,200 00	19,200 00
Mo., Kansas & Okla. R. R.....	10,000 00	10,000 00	10,000 00
North. Tex. Traction Co.....	10,000 00	9,800 00	9,800 00
Southern Ind. Ry. Co.....	10,000 00	8,200 00	8,200 00
Kingston City R. R. Co.....	4,000 00	4,000 00	4,000 00
North. Ohio Traction Co.....	25,000 00	25,000 00	25,000 00
Kansas City Cable Ry. Co.....	10,000 00	10,000 00	10,000 00
Met. Ry. Co., Denver, Colo.....	2,000 00	2,000 00	2,000 00
Chic. & Gt. Western Ry. Co.....	10,000 00	10,000 00	10,000 00
Savannah & Statesboro Ry. Co.....	10,000 00	9,950 00	9,950 00
Detroit United Ry.....	25,000 00	23,375 00	23,375 00
West Side Ry. Co.....	10,000 00	10,000 00	10,000 00
Detroit & Northwestern Ry.....	10,000 00	9,450 00	9,450 00
Wheeling & Lake Erie Ry. Co.....	10,000 00	9,840 00	9,840 00
Balt., Sparrow Pt. & Chesapk. Ry. Co.....	10,000 00	9,100 00	9,100 00
Des Moines City Ry. Co.....	10,000 00	10,000 00	10,000 00
Indianapolis St. Ry. Co.....	10,000 00	8,500 00	8,500 00
Toledo Railways & Lt. Co.....	10,000 00	9,400 00	9,400 00
Denver Tramway Co.....	7,000 00	7,000 00	7,000 00
Galv., Houston & H. R. R.....	12,000 00	12,000 00	12,000 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
N. Y. Gas & Elec. Lt.,			
H. & P. Co.	\$25,000 00	\$25,000 00	\$25,000 00
U. S. Leather Co.	25,000 00	25,000 00	25,000 00
Pressed Steel Car Co. .	10,000 00	9,866 00	9,866 00
Gal., Har. & San Ant.			
Ry. of Tex.	20,000 00	20,000 00	20,000 00
Canada Southern Ry. .	15,000 00	15,000 00	15,000 00
W. U. Collateral Trust.	20,000 00	20,000 00	20,000 00
Long Island R. R., No.			
Shore Branch.	10,000 00	10,000 00	10,000 00
Lehigh & N. Y. R. R. .	10,000 00	8,900 00	8,900 00
Amer. Spirits Mfg. Co. .	10,000 00	6,500 00	6,500 00
Texas & Pacific Ry. . .	15,000 00	15,000 00	15,000 00
Wilkesbarre & Eastern			
R. R.	10,000 00	9,400 00	9,400 00
Evansville & Terre			
Haute R. R.	10,000 00	10,000 00	10,000 00
Mo., Kans. & Eastern			
Ry.	10,000 00	10,000 00	10,000 00
South Bound R. R. Co.	20,000 00	20,000 00	20,000 00
Mo., Pac. & Gt. North-			
ern.	15,000 00	13,800 00	13,800 00
Balt. & Ohio R. R. (So.			
West. div.)	10,000 00	8,000 00	8,000 00
Kansas City Southern			
Ry.	5,000 00	3,000 00	3,000 00
Seaboard Air Line Ry.	15,000 00	15,000 00	15,000 00
Wheeling & Lake Erie			
R. R.	10,000 00	10,000 00	10,000 00
Am. Cigar Co.	10,000 00	9,050 00	9,050 00
Cin., New Orleans &			
Tex. Pac.	10,000 00	9,671 00	9,671 00
Seaboard Air Line Ry.	10,000 00	9,840 00	9,840 00
Mo., Kan. & Tex.	20,000 00	20,000 00	20,000 00
Kans. City Ry. & Light			
Co.	15,000 00	14,475 00	14,475 00
Westinghouse Elect. &			
Mfg. Co.	10,000 00	10,000 00	10,000 00
Long Island Railroad			
Co.	10,000 00	10,000 00	10,000 00
Vera Cruz & Pacific Ry.	10,000 00	9,225 00	9,225 00
Cin., Hamilton & Day-			
ton.	10,000 00	9,930 00	9,930 00
<i>Stocks:</i>			
Chicago & Gt. West. Ry.			
Co.	20,000 00	16,000 00	16,000 00
Nat'l Bank of Com-			
merce, N. Y.	10,000 00	20,000 00	20,000 00
	<u>\$1,112,570 00</u>	<u>\$1,083,611 00</u>	<u>\$1,083,611 00</u>
Amount loaned on collaterals.			\$1,083,611 00
Other loans, including bills purchased.			192,113 66
Overdrafts.			748 80
Real estate.			14,000 00
Cash on deposit in banks or other moneyed institutions.			238,612 63
Specie.			17,009 41
United States legal tender notes and notes of national banks. . .			10,084 00
Cash items.			2,798 54
			<u>\$1,909,412 43</u>

Accrued interest not entered on books at date of this report as an asset.	<u>\$22,500 00</u>
--	--------------------

LIABILITIES.

Capital stock paid in, in cash.	\$100,000 00
Surplus on book value (less current expenses and taxes paid)....	90,571 51
(Surplus on market value, \$90,571.51; surplus after charging and crediting accrued interest, \$112,014.51.)	
Deposits subject to check (except as stated below), not preferred	1,616,519 69
Certificates of deposit (not preferred), demand.	5,778 02
Irrevocable deposits, as follows: Due as executor, administrator, guardian, receiver, trustee, committee or depository.	90,949 28

Other liabilities not included under any of the above heads, viz.:

Certified checks.....	\$4,743 48	
Reserved for taxes.....	850 44	
		\$5,593 92
		\$1,909,412 43

Accrued interest not entered on books at date of this report as a liability.....	\$1,057 00
--	-------------------

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$103,826 34
All other profits received during the year.....	12,013 55
Amount of interest paid to and credited depositors during the year.....	45,613 70
Amount of expenses of the institution during the year, excluding taxes.....	12,959 98
Amount of dividends on capital stock declared during the year, payable June 23, September 23 and December 23, 1905.....	24,000 00
Taxes paid during the year.....	2,545 32
Amount of deposits made by order of court.....	20,688 44
Number of deposits on which interest is allowed at this date....	3,093
Total amount of such deposits.....	\$1,587,220 59
Average rate of interest on deposits on which interest is paid.....	.0287
Amount of bonds and mortgages invested in during the year....	\$30,827 60
Amount received from bonds and mortgages paid or sold during the year.....	54,970 75

37. JENKINS TRUST COMPANY, BROOKLYN.

[Nostrand and Gates avenue; chartered 1905.]

J. G. JENKINS, Jr., President.

W. A. CONKLIN, Secretary.

DIRECTORS.

J. G. JENKINS,
FRED. JENKINS,
A. C. SCHARMANN,
H. R. FERGUSON,
S. E. JACKMAN,
JAMES W. RIDGWAY,

FRANK JENKINS,
H. B. SCHARMANN,
JOHN MOLLER,
HUGO HIRSH,
HERMAN POPPER,
R. K. HALDANE,

E. T. JENKINS,
H. F. SCHARMANN,
LOUIS H. IRWIN,
C. L. FELTMAN,
JOHN B. MURPHY,
J. G. JENKINS, Jr.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$213,600 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York.....	\$200,000 00	\$200,000 00	\$201,625 00
State of New York.....	100,000 00	104,500 00	104,500 00
Union Ferry Co.....	22,000 00	21,500 00	21,256 25
Wabash Terminal Ry....	20,000 00	7,000 00	7,800 00
Tenn. Coal & Iron Co....	25,000 00	25,000 00	24,808 75
Internat. Paper Co.....	25,000 00	24,500 00	23,531 25
Amer. Muting Co.....	44,000 00	46,200 00	46,356 25
Consolidated Tobacco Co.....	30,000 00	24,600 00	24,412 50
St. L. & So. W'n Ry....	20,000 00	16,200 00	16,400 00
Col. Fuel & Iron Co....	30,000 00	28,500 00	28,500 00
United States, reg.....	1,000 00	1,040 00	1,044 20
B'klyn, Queens & Sub Ry.....	25,000 00	26,250 00	26,437 50

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Va. Iron, Coal & Coke Co.....	\$10,000 00	\$9,200 00	\$9,012 50
Erie Ry.....	1,000 00	1,007 50	1,006 72
<i>Stocks:</i>			
First Nat'l B'k of B'klyn.....	5,500 00	22,000 00	21,516 25
U. S. Leather, pfd.....	20,000 00	23,800 00	22,012 50
St. L. & So. W'n Ry., pfd.....	20,000 00	11,200 00	12,600 00
Ches. & Ohio Ry., com.	10,000 00	5,600 00	5,500 00
Am. Teleg. & Tel.	10,000 00	13,700 00	13,925 00
Metropolitan Str. Ry..	30,000 00	37,800 00	39,000 00
No. American Co.....	10,000 00	10,000 00	10,087 50
National Surety Co.....	2,500 00	3,750 00	3,281 25
United Ry. of St. Louis, pfd.....	10,000 00	8,700 00	8,162 50
Union Ferry Co.....	20,000 00	6,000 00	5,950 00
Terminal Bank of B'klyn.....	24,500 00	34,300 00	30,625 00
So. Ry., com.....	10,000 00	3,600 00	3,600 00
Chicago Terminal Ry..	20,000 00	2,600 00	2,325 00
Internat. Paper Co.....	10,000 00	8,500 00	8,750 00
Erie Ry., 1st pfd.....	10,000 00	8,200 00	8,062 50
	<u>\$765,500 00</u>	<u>\$735,247 50</u>	<u>\$732,088 42</u>
Amount loaned on collaterals.....			\$732,088 42
Other loans, including bills purchased.....			462,200 00
Real estate.....			417,594 93
Cash on deposit in banks or other moneyed institutions.....			60,000 00
Specie.....			50,573 41
United States legal tender notes and notes of national banks....			12,526 79
Cash items.....			131,134 00
Amount of assets not included under any of the above heads, viz.:			50,531 83
Furniture and fixtures.....			8,000 00
			<u>\$2,138,249 38</u>
LIABILITIES.			
Capital stock paid in, in cash.....			\$500,000 00
Surplus on book value (less current expenses and taxes paid)....			278,193 64
(Surplus on market value, \$281,352.72; surplus after charging and crediting accrued interest, \$281,352.72).			
Deposits subject to check (except as stated below), not preferred..			1,269,820 26
Certificates of deposit (not preferred), time.....			11,000 00
Amount due banks and bankers.....			20,199 27
Other liabilities not included under any of the above heads, viz.:			
Certified checks.....		\$53,860 58	
Reserved for taxes.....		2,000 00	
Secretary's checks.....		3,175 63	
			<u>59,036 21</u>
			<u>\$2,138,249 38</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$56,334 42
All other profits received during the year.....	209 00
Amount of interest paid to and credited depositors during the year	9,474 45
Amount of expenses of the institution during the year, excluding taxes.....	16,875 33
Number of deposits on which interest is allowed at this date....	1,300
Total amount of such deposits.....	1,300,000 00
Average rate of interest on deposits on which interest is paid.....	.022
Amount of bonds and mortgages invested in during the year....	\$219,100 00
Amount received from bonds and mortgages paid or sold during the year.....	5,500 00

38. KINGS COUNTY TRUST COMPANY, BROOKLYN.

[342-346 Fulton street; chartered 1889.]

JULIAN D. FAIRCHILD, President.

THOMAS BLAKE, Secretary.

DIRECTORS.

JOHN ARBUCKLE,
 ROSWELL ELDRIDGE,
 JOSEPH P. GRACE,
 JOSEPH HUBER,
 JOSEPH LIEBMANN,
 JAMES MCGOVERN,
 CHARLES E. PERKINS,
 WM. V. R. SMITH,

A. ABRAHAM,
 JULIAN D. FAIRCHILD,
 JOHN GOOD,
 H. K. KNAPP,
 LEWIS LUCKENBACH,
 CORD MEYER,
 DICK S. RAMSAY,
 W. M. VAN ANDEN,

GEO. V. BROWER,
 JULIAN P. FAIRCHILD,
 WILLIAM HARKNESS,
 WHITMAN W. KENYON,
 D. W. McWILLIAMS,
 CHARLES A. O'DONOHUE,
 H. B. SCHARMANN,
 JOHN J. WILLIAMS.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,138,783 33
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of Brooklyn.....	\$100,000 00	\$100,000 00	\$100,000 00
N. Y. & East River Gas Co.....	25,000 00	23,706 25	23,706 25
U. S. Rubber Co.....	50,000 00	49,149 99	49,149 99
N. Y. & Queens Elec. L. & P. Co.....	10,000 00	10,000 00	10,000 00
Brooklyn Rapid Trans. Co.....	44,000 00	44,277 65	44,277 65
St. Louis & San Fran. R. R.....	100,000 00	98,976 55	98,976 55
Central Leather Co.....	50,000 00	48,437 50	48,437 50
Westinghouse Elec. Mfg. Co.....	50,000 00	49,656 25	49,656 25
Amer. Tel. & Tel. Co....	150,000 00	149,242 18	149,242 18
Oregon Short Line.....	25,000 00	24,281 25	24,281 25
Chic., R. I. & Pac. R.R.	50,000 00	50,093 75	50,093 75
Hocking Valley R. R....	35,000 00	35,000 00	35,000 00
Penn. Steel, equip. tr....	5,000 00	4,950 00	4,950 00
Imperial Japanese Govt Stocks.....	40,000 00	30,000 00	34,823 20
New York & N. J. Tel.. Co.....	25,000 00	25,000 00	34,218 25
Lawyers' Title Ins. Co..	5,000 00	10,000 00	14,333 26
Lawyers' Mtg. Co.....	6,400 00	6,400 00	11,279 00
	<u>\$770,400 00</u>	<u>\$759,171 37</u>	<u>\$782,425 08</u>

Amount loaned on collaterals..... 782,425 08
 Other loans, including bills purchased..... 8,597,520 41
 1,190,838 90

Amount due from directors, included in loans, \$129,131.94.

Real estate..... 210,000 00
 Cash on deposit in banks or other moneyed institutions..... 943,968 28
 Specie..... 115,324 93
 United States legal tender notes and notes of national banks.... 35,000 00
 Cash items..... 3,579 31

Amount of assets not included under any of the above heads,
 viz.: Accrued interest entered on books at date of this report
 as an asset..... 140,882 99

\$13,158,323 23

LIABILITIES.

Capital stock paid in, in cash..... \$500,000 00
 Surplus on book value (less current expenses and taxes paid).... 1,491,834 78
 (Surplus on market value, \$1,468,581.07; surplus after charg-
 ing and crediting accrued interest, \$1,491,834.78).

Deposits subject to check (except as stated below), not preferred	\$8,250,301 05
Certificates of deposit (not preferred), time, \$140,305 82; demand, \$163,323.51	303,629 33
Amount due banks and bankers	113,515 42
Preferred deposits, as follows:	
Due savings banks	\$1,925,105 77
Due savings and loan associations	182 73
Due as executor, administrator, guardian, receiver, trustee, committee or depository	295,798 46
	2,221,086 96
Other liabilities not included under any of the above heads, viz.:	
Certified checks	\$121,085 19
Reserved for taxes and expenses	10,500 00
Accrued interest entered on books at date of this re- port as a liability	146,156 75
Trust checks outstanding	213 75
	277,955 69
	<u>\$13,158,323 23</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$554,903 58
Amount of interest paid to and credited depositors during the year	287,151 84
Amount of expenses of the institution during the year, excluding taxes	81,114 52
Amount of dividends on capital stock declared during the year, payable February 1, May 1, August 1 and November 1, 1905.	60,000 00
Taxes paid during the year	18,790 02
Number of deposits on which interest is allowed at this date..	3,182
Total amount of such deposits	\$10,688,532 76
Average rate of interest on deposits on which interest is paid.	.0262
Amount of bonds and mortgages invested in during the year..	\$358,600 00
Amount received from bonds and mortgages paid or sold during the year	38,200 00

39. KNICKERBOCKER TRUST COMPANY, NEW YORK CITY.

[358 Fifth avenue; chartered 1874 as the Manhattan Mortgage Company.]

CHARLES T. BARNEY, President.

FRED'K G. KING, Secretary.

DIRECTORS.

JOSEPH S. AUERBACH,
A. FOSTER HIGGINS,
HENRY F. DIMOCK,
C. L. PERKINS,
HENRY C. BERLIN,
H. W. DEFOREST,
MOSES TAYLOR,
PAYNE WHITNEY,
JAMES W. GERARD,
JOSEPH T. BROWN,
WM. A. TUCKER,

HARRY B. HOLLINS,
JAMES H. BRESLIN,
CHARLES F. WATSON,
CHARLES T. COOK,
CHARLES W. GOULD,
ALFRED B. MACLAY,
G. L. BOISSEVAIN,
ALFRED G. EVANS,
HOSMER B. PARSONS,
HENRY R. HOYT,
CHAS. F. HOFFMAN,

CHARLES T. BARNEY,
I. TOWNSEND BURDEN,
FRED'K G. BOURNE,
JOHN MAGEE,
FRED'K L. ELDRIDGE,
WM. SLOANE,
A. H. BARNEY,
JAMES B. HAGGIN,
CLARENCE MORGAN,
GEORGE C. CLARK, Jr.,
EDGAR J. LEVEY.

FINANCIAL.

RESOURCES.

Bonds and mortgages. \$5,101,678 97

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
N. Y. State, canal.....	\$250,000 00	\$261,250 00	\$261,250 00
City of New York.....	135,000 00	131,682 50	131,682 50
American Ice Co.....	212,000 00	184,440 00	191,390 00
American Ice Sec. Co..	93,000 00	80,445 00	75,425 48
American Tobacco Co.,	200,000 00	230,000 00	232,196 25
American Tobacco Co.,	125,000 00	100,000 00	67,967 50
Atlantic & Birmingham			
R. R.....	112,000 00	109,137 50	109,137 50
Brooklyn Ferry Co.....	210,000 00	105,000 00	192,432 75
Bush Terminal Co.....	150,000 00	138,000 00	126,275 00
Chicago Un. Traction			
Co.....	100,000 00	100,000 00	100,000 00
City of Chicago.....	50,000 00	51,700 00	51,700 00
Cuba R. R. Co.....	50,000 00	50,000 00	50,000 00
Elect. Securities Co.....	49,000 00	47,310 00	47,310 00
Ft. Wayne & Wabash			
V. Tr. Co.....	100,000 00	95,000 00	95,000 00
Imperial Japanese Gov.	40,000 00	36,800 00	35,050 00
Lackawanna Steel Co.,	100,000 00	99,500 00	99,500 00
Lake Erie R. R., s. f.,	200,000 00	105,000 00	195,000 00
Metropolitan St. Ry....	53,000 00	48,230 00	49,621 25
Mt. Morris Elec. Co.....	10,000 00	10,500 00	10,500 00
Nat. Ry. of Mexico.....	50,000 00	49,937 50	49,937 50
Rio Grande Western....	50,000 00	45,000 00	48,850 00
Seaboard Air Line.....	50,000 00	45,000 00	46,750 00
Southern States Lum-			
ber.....	7,000 00	7,000 00	6,765 00
St. Louis Southwestern	25,000 00	20,000 00	22,500 00
Standard Plunger Elev.,			
ctfs.....	4,998 00	4,998 00	4,998 00
Und. Electric, London	150,000 00	147,285 52	147,285 52
University Club.....	1,500 00	1,425 00	1,357 50
Western Union Teleg.			
Co.....	50,000 00	52,250 00	54,750 00
<i>Stocks:</i>			
Albany Trust Co.....	15,500 00	38,750 00	20,425 00
Amer. Brit. Securities			
Co.....	5,000 00	4,865 00	4,865 00
Assoc. Merchants' Co.,	20,000 00	20,000 00	17,657 25
Atlantic & Birmingham			
Ry.....	3,800 00	2,280 00	2,280 00
Bankers & Merch.			
Agency Co.....	4,000 00	10,000 00	6,750 00
Banque Franco Ameri-			
caine.....	12,500 00	12,500 00	12,500 00
Broadway Securities Co.	25,000 00	25,000 00	25,000 00
Chemung Canal Trust			
Co.....	20,000 00	50,000 00	44,000 00
Coal & Iron Nat'l Bank	37,000 00	85,100 00	87,735 11
Commonwealth Trust			
Co., Buffalo.....	20,000 00	40,000 00	39,205 00
Dairy Products Co.....	90,000 00	175,000 00	175,000 00
Dairy Products Co.....	175,000 00		
Elec. Securities Co.....	30,000 00	22,356 00	22,356 00
Equitable Trust Co.,			
Pittsburgh.....	30,000 00	57,000 00	57,000 00
General Elec. Co.....	10,000 00	17,500 00	19,289 50
Knickerbocker Safe			
Dep. Co.....	99,500 00	99,500 00	99,500 00
Lawyers' Mortgage Ins.			
Co.....	18,000 00	32,400 00	900 00
Lehigh Valley R. R....	20,000 00	32,400 00	34,037 50
Mercantile Nat'l. Bank,	42,700 00	111,020 00	106,963 37
Mortgage Bond Co.....	15,000 00	18,000 00	18,000 00
Mott Haven Apartmt.			
Co.....	499,500 00	134,955 50	134,955 50
Mount Vernon Trust Co.	2,500 00	5,625 00	4,925 00
Nassau Trust Co.....	2,000 00	5,200 00	4,597 40
National Bank of Com-			
merce.....	20,000 00	39,400 00	47,913 25
National Bank of North			
America.....	34,900 00	82,015 00	78,134 50
National Biscuit Co....	40,000 00	25,200 00	23,191 50
N. O. & Gt. Northern..	22,500 00	22,500 00	22,500 00
N. Y. Mtg. & Security			
Co.....	70,000 00	129,500 00	83,211 40
Queens Co. Trust Co.,	10,000 00	12,000 00	12,000 00
Schenectady Trust Co.,	6,000 00	10,500 00	7,500 00
Security Transfer &			
Reg. Co.....	10,000 00	10,000 00	10,000 00

REPORT ON TRUST COMPANIES.

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Susquehanna Power Co	\$23,400 00	\$23,400 00	\$23,400 00
Syracuse Trust Co.....	19,000 00	38,000 00	38,000 00
Title Ins. Co.....	135,000 00	249,750 00	208,308 12
Troy Trust Co.....	12,500 00	21,875 00	16,449 65
Trust Co. of America...	13,700 00	101,380 00	90,751 50
Underground El., Lon- don.....	25,000 00	12,205 00	12,205 00
Wash. Trust Co., Seat- tle.....	20,000 00	40,000 00	34,000 00
Westchester Trust Co..	69,300 00	128,600 42	128,600 42
Stanislaus Power De- velop. subs.....	12,750 00	12,622 50	12,622 50
	<u>\$4,368,548 00</u>	<u>\$4,405,290 44</u>	<u>\$4,291,361 22</u>
Amount loaned on collaterals.....			42,413,734 74
Other loans, including bills purchased.....			1,695,877 27
Amount due from directors, included in loans, \$221,563.			
Overdrafts.....			10,019 51
Due from banks, bankers and brokers.....			70,378 50
Real estate.....			1,390,000 00
Cash on deposit in banks or other moneyed institutions.....			5,623,044 06
Specie.....			4,347,993 71
United States legal tender notes and notes of national banks....			345,845 00
Amount of assets not included under any of the above heads, viz.: Accrued interest entered on books at date of this report as an asset.....			710,641 80
			<u>\$66,000,574 78</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus on book value (less current expenses and taxes paid)....	2,982,306 94
(Surplus on market value, \$3,096,236.16; surplus after charging and crediting accrued interest, \$3,096,236.16).	
Deposits subject to check (except as stated below), not preferred	49,131,366 26
Certificates of deposit (not preferred), time, \$6,441,563.95; de- mand, \$25,531.90.....	6,467,095 85
Amount due trust companies.....	2,334,199 15
Amount due banks and bankers.....	600,970 20
Preferred deposits, as follows:	
Due savings banks.....	\$2,054,187 77
Due savings and loan associations.....	80,388 20
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	206,457 70
Deposits preferred because of pledge of part of trust company assets.....	250,000 00
	<u>2,591,033 67</u>
Other liabilities not included under any of the above heads, viz.:	
Certified checks.....	\$201,225 59
Accrued interest entered on books at date of this re- port as a liability.....	692,377 12
	<u>893,602 71</u>
	<u>\$66,000,574 78</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$3,069,072 88
All other profits received during the year.....	67,522 52
Amount of interest paid to and credited depositors during the year	1,741,403 50
Amount of expenses of the institution during the year, excluding taxes.....	392,531 48
Amount of dividends on capital stock declared during the year, payable July 3, 1905, and January 2, 1906.....	400,000 00
Taxes paid during the year.....	57,586 62

LAWYERS' TITLE INSURANCE AND TRUST COMPANY. 545

Amount of deposits made by order of court.....	\$127,094 74
Number of deposits on which interest is allowed at this date..	9,851
Total amount of such deposits.....	\$58,624,173 23
Average rate of interest on deposits on which interest is paid,	.0282
Amount of bonds and mortgages invested in during the year..	\$14,406,387 76
Amount received from bonds and mortgages paid or sold during the year.....	10,694,114 55

40. LAWYERS' TITLE INSURANCE AND TRUST COMPANY.

[37 & 59 Liberty street; chartered 1905 by merger of Central Realty Bond and Trust Company
and the Lawyers' Title Insurance Company.]

EDWIN W. COGGESHALL, President.

T. STALLKNECHT, Treasurer

DIRECTORS.

ED. W. COGGESHALL,	J. ARBUCKLE,	J. M. BOWERS,
LOUIS V. BRIGHT,	DUMONT CLARKE,	WILLIAM A. DAY,
WILLIAM P. DIXON,	J. D. FAIRCHILD,	FRED. DEP. FOSTER,
HENRY E. HOWLAND,	J. FRED. KERNOCHAN,	JOHN T. LOCKMAN,
FRANKLIN B. LORD,	J. L. MARCELLUS,	CHARLES E. MILLER,
HENRY MORGANTHAU,	DAVID B. OGDEN,	J. HARSEN RHOADES,
THOR. STALLKNECHT,	JAMES STILLMAN,	JAMES M. VARNUM,
	JOHN WEBBER,	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$13,236,211 82
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York.....	\$100,000 00	\$100,000 00	\$100,000 00
City of New York.....	300,000 00	300,000 00	300,000 00
N. Y. Gas, Elec. Lt., H. & Power Co.....	50,000 00	54,000 00	50,000 00
Chic., R. I. & Pac. Ry. Co.....	123,000 00	116,235 00	116,235 00
Simpson Securities Co.,	35,000 00	29,750 00	24,500 00
Mexican Central Ry. Co	50,000 00	49,250 00	49,250 00
Pere Marquette R. R. Co.....	41,000 00	36,337 68	36,337 68
Western Maryland R. R. R. Co.....	50,000 00	43,000 00	42,750 00
Cin., Ham. & Dayton Ry. Co.....	85,000 00	79,484 44	79,484 44
Lackawanna Steel Co.,	50,000 00	48,875 00	48,875 00
Chamber of Commerce bldg. fund.....	10,000 00	1,000 00	1,000 00
<i>Stocks:</i>			
Lawyers' Mortg. Co....	222,700 00	423,130 00	367,455 00
Lawyers' Mortg. Co....	25,000 00	47,500 00	47,500 00
Importers & Traders' Nat'l Bank.....	20,400 00	120,360 00	112,200 00
Underwood Typewriter Co., com.....	50,000 00	12,500 00	10,000 00
Mortg. Bond Co. of Y. Y.....	35,500 00	35,500 00	35,500 00
Lawyers' Realty Co.,	25,500 00	25,000 00	25,000 00
Academy Realty Co.,	4,600 00	15,000 00	4,600 00
	<u>\$1,277,700 00</u>	<u>\$1,536,922 12</u>	<u>\$1,450,687 12</u>

	1,450,687 12
Amount loaned on collateral's.....	2,074,568 42
Amount due from directors, included in loans. \$50,000.	
Real estate.....	1,598,478 96
Cash on deposit in banks or other moneyed institutions.....	1,052,487 01
Specie.....	40,503 82

United States legal tender notes and notes of national banks....	\$2,800 00
Cash items.....	7,219 75
Amount of assets not included under any of the above heads, viz.:	
Accrued interest entered on books at date of this report as an asset.....	\$210,403 17
Accounts receivable for searching and examining titles.....	320,636 80
Rent accrued.....	627 98
Insurance and advertising paid in advance.....	3,863 33
Building loan and other advances account of clients.....	214,892 30
	<u>750,423 58</u>
	<u>\$20,213,380 49</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$4,000,000 00
Surplus on book value (less current expenses and taxes paid)....	5,785,712 97
(Surplus on market value, \$5,871,947.97; surplus after charging and crediting accrued interest, \$5,871,947.97.)	
Deposits subject to check (except as stated below), not preferred	6,707,402 70
Certificates of deposit (not preferred), time, \$3,000; demand, \$827,546.94.....	830,546 94
Amount due trust companies.....	1,182 56
Amount due banks and bankers.....	2,077,615 05
Preferred deposits, as follows:	
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	\$157,678 59
Deposits otherwise preferred, if any.....	451,001 37
	<u>608,679 96</u>
Other liabilities not included under any of the above heads, viz.:	
Rent accrued.....	\$3,983 40
Unpaid dividends.....	120,000 00
Reserved for expenses.....	6,000 00
Reserved for taxes.....	42,249 98
Accrued interest entered on books at date of this report as a liability.....	30,006 93
	<u>202,240 31</u>
	<u>\$20,213,380 49</u>

SUPPLEMENTARY.

Amount of debts guaranteed and liability thereon at the date of this report (mortgages guaranteed).....	\$3,086,000 00
Total amount of interest and commissions received during the year.....	870,243 23
All other profits received during the year.....	1,723,506 68
Amount of interest paid to and credited depositors during the year	255,376 55
Amount of expenses of the institution during the year, excluding taxes.....	1,494,635 66
Amount of dividends on capital stock declared during the year, payable May 1, August 1, November 1, 1905, and February 1, 1906.....	440,000 00
Taxes paid during the year.....	97,656 25
Number of deposits on which interest is allowed at this date..	845
Total amount of such deposits.....	\$7,677,327 55
Average rate of interest on deposits on which interest is paid,	.0299
Amount of bonds and mortgages invested in during the year.....	\$42,834,580 46
Amount received from bonds and mortgages paid or sold during the year.....	<u>35,364,803 37</u>

41. LINCOLN TRUST COMPANY, NEW YORK CITY.

[208 Fifth avenue; chartered 1902.]

HENRY R. WILSON, President.

FREDERICK PHILLIPS, Secretary.

DIRECTORS.

GEORGE C. BOLDT,
CHARLES S. FAIRCHILD,
JOHN D. HICKS,
ABRAM M. HYATT,
WILLIAM C. LANE,
WILLIAM SALOMON,
WILLIAM C. STURGES,
ARCHIBALD TURNER,
ISAAC GUGGENHEIM,

GEORGE C. CLARK,
HARRISON E. GAWTRY,
CHARLES F. HOFFMAN,
BRADISH JOHNSON,
MORTON F. PLANT,
B. AYMAR SANDS,
SAMUEL D. STYLES,
HENRY R. WILSON,
EDWARD P. HATCH,
ROBERT GOELET.

ROBERT E. DOWLING,
JOHN R. HEGEMAN,
EDWARD HOLBROOK,
CLARENCE H. KELSEY,
J. HARSEN RHOADS,
LOUIS STERN,
FRANK TILFORD,
WILLIAM FELSINGER,
GEORGE LEASK,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,221,340 67
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York.....	\$200,000 00	\$201,166 66	\$200,166 66
Mexican Nat. R. R.....	100,000 00	102,750 00	102,750 00
Southern R. R.....	75,000 00	76,687 50	76,687 50
Mobile & Ohio.....	90,000 00	91,950 00	91,950 00
Canadian Imp. Co.....	100,000 00	101,333 33	101,333 33
Chicago Union Traction	80,000 00	60,600 00	60,600 00
Consol. Gas.....	75,000 00	127,500 00	127,500 00
Hocking Valley.....	100,000 00	101,250 00	101,250 00
Atlantic Coast Line.....	200,000 00	190,333 33	190,333 33
North Western Grand Trunk Ry.....	8,000 00	8,680 00	8,680 00
N. Y. & Queens E. L. & P. Co.....	78,000 00	81,524 02	81,524 02
Northern Pac.-Gt. Nor.	100,000 00	101,875 00	101,875 00
N. Y. & Western Light Co.....	100,000 00	94,500 00	94,500 00
N. Y., Ont. & H. R. R.....	100,000 00	99,500 00	99,500 00
N. Y. & Queens Gas.....	150,000 00	160,625 00	160,625 00
Wabash & Pitts. Term.	200,000 00	172,000 00	172,000 00
Texas Pac.....	100,000 00	100,000 00	100,000 00
B. & O. (Pitts., L. E. & W. Va.).....	50,000 00	49,125 00	49,125 00
C., B. & Q. (Ill. div.).....	165,000 00	179,025 00	179,025 00
Chi., R. I. & Pac.....	232,000 00	221,270 00	221,270 00
Seaboard Air Line.....	200,000 00	191,666 67	191,666 67
Lakawanna Steel Co.....	100,000 00	99,916 67	99,916 67
Cin., Ham. & Dayton.....	40,000 00	40,450 00	40,450 00
St. Paul, Minn. & Mani- toba.....	200,000 00	204,087 32	204,087 32
Schwarzchild & Sulz- berger.....	200,000 00	202,500 00	202,500 00
N. Y., Ont. & W.....	45,000 00	46,471 00	46,471 00
Imperial Japanese.....	66,000 00	61,215 00	61,215 00
Pitts. Coal Co.....	100,000 00	99,750 00	99,750 00
Williamsport Gas.....	1,000 00	1,040 83	1,040 83
Western Pacific.....	305,000 00	294,663 88	294,663 88
Chic., R. I. & Pac.....	100,000 00	79,750 00	79,750 00
Col. & Southern.....	55,000 00	48,762 50	48,762 50
Wood Worsted Co.....	100,000 00	100,512 50	100,512 50
Oregon Short Line.....	19,000 00	18,240 00	18,240 00
<i>Stocks:</i>			
Consol. Gas of Balt., Md.....	48,000 00	43,200 00	43,200 00
Erie R. R.....	150,000 00	121,687 50	121,687 50
Hocking Valley.....	200,000 00	209,600 00	209,600 00
Madison Safe Dep. Co.....	40,000 00	60,000 00	60,000 00
N. Y. & Queens E. L. & P. Co.....	125,000 00	116,250 00	116,250 00
N. Y. & Queens Gas.....	62,000 00	62,000 00	62,000 00
Manhattan Ry.....	80,000 00	130,000 00	130,000 00

<i>Stocks</i>	Par value.	Estimated market value.	Book value.
Manufacturers Com. Co.	\$18,000 00	\$22,500 00	\$22,500 00
Erie R. R.	90,000 00	67,275 00	67,275 00
State Investing Co.	10,000 00	12,500 00	12,500 00
City Investing Co.	10,000 00	13,000 00	13,000 00
Reading R. R. Co.	10,000 00	8,850 00	8,850 00
Atch., Top., & S. Fe.	20,000 00	20,500 00	20,500 00
Chic., St. P., M. & Omaha.	50,000 00	95,500 00	95,500 00
	<u>\$4,727,000 00</u>	<u>\$4,793,583 71</u>	<u>\$4,793,583 71</u>
Amount loaned on collaterals.			6,312,570 05
Other loans, including bills purchased.			3,736,541 28
Amount due from directors, included in loans, \$30,000.			
Overdrafts.			1,271 48
Due from banks, bankers and brokers.			423,779 93
Cash on deposit in banks or other moneyed institutions.			1,566,752 93
Specie.			198,036 11
United States legal tender notes and notes of national banks.			169,625 00
Cash items.			42,347 02
Amount of assets not included under any of the above heads, viz.:			
Furniture and fixtures.		\$25,000 00	
Accrued interest entered on books at date of this re- port as an asset.		49,812 46	
Accounts and rents receivable.		3,972 90	
			<u>78,785 36</u>
			<u>\$18,544,633 54</u>

LIABILITIES.

Capital stock paid in, in cash.	\$500,000 00
Surplus on book value (less current expenses and taxes paid).	915,993 68
(Surplus on market value, \$915,993.68; surplus after charging and crediting accrued interest, \$915,993.68.)	
Deposits subject to check (except as stated below), not preferred	11,838,985 00
Certificates of deposit (not preferred), time, \$1,459,705.26; de- mand, \$1,417,918.02.	2,877,623 28
Amount due trust companies.	337,668 28
Amount due banks and bankers.	128,058 25
Preferred deposits, as follows:	
Due savings banks.	\$1,842,791 11
Due savings and loan associations.	21,726 10
Due as executor, administrator, guardian, receiver, trustee, committee or depository.	37,224 59
	<u>1,901,741 80</u>
Other liabilities not included under any of the above heads, viz.:	
Accrued interest entered on books at date of this report as a liability.	44,563 25
	<u>\$18,544,633 54</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.	\$663,700 35
All other profits received during the year.	323,320 09
Amount of interest paid to and credited depositors during the year	464,414 52
Amount of expenses of the institution during the year, excluding taxes.	160,969 71
Taxes paid during the year.	11,989 93
Number of deposits on which interest is allowed at this date.	3,322
Total amount of such deposits.	\$16,446,880 42
Average rate of interest on deposits on which interest is paid,	.0282
Amount of bonds and mortgages invested in during the year.	\$963,855 93
Amount received from bonds and mortgages paid or sold during the year.	708,515 26

41. THE LONG ISLAND LOAN AND TRUST COMPANY, BROOKLYN.

[44 Court street; chartered 1883.]

EDWARD MERRITT, President.

FRED'K T. ALDRIDGE, Secretary.

DIRECTORS.

WILLIAM M. INGRAHAM,	EDWARD D. WHITE,	EDWARD MERRITT,
FRANK LYMAN,	DAVID G. LEGGET,	SEYMOUR L. HUSTED, JR.
SETH L. KEENEY,	FRANK L. BABBOTT,	THEODORE F. JACKSON,
W. ST. JOHN BENEDICT,	JOHN F. HALSTED,	DAVID H. VALENTINE,
WILLIAM H. CHILDS,	CLINTON D. BURDICK,	HENRY F. NOYES,
CLINTON L. ROSSITER,	MARTIN JOOST,	JOHN ENGLIS,
WILLIAM V. HESTER,	FRED'K T. ALDRIDGE,	GEORGE S. INGRAHAM.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$788,625 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of Brooklyn.....	\$100,000 00	\$100,000 00	\$100,000 00
City of New York.....	100,000 00	100,000 00	100,000 00
City of New York.....	300,000 00	300,000 00	300,000 00
Atlantic Coast Line, R. R. (L. & N. col.)....	50,000 00	47,500 00	47,375 00
Atlas Portland Cement, 1st.....	25,000 00	26,250 00	26,250 00
Balt., Spar. Pt. & C., 1st.....	25,000 00	23,500 00	23,625 00
Brooklyn Union Gas, con.....	65,000 00	71,500 00	66,300 00
Brooklyn Union Gas, 1st conv.....	38,000 00	64,000 00	61,483 75
Bush Terminal Co., 1st.....	50,000 00	43,500 00	43,500 00
Central Union Gas.....	20,000 00	20,400 00	20,000 00
Chi., R. I., & Pac. Ry., coll.....	50,000 00	49,500 00	49,781 25
Chi., R. I. & Pac. R. R., coll.....	50,000 00	40,000 00	40,000 00
Cin., Ham. & Dayton, coll notes.....	50,000 00	49,000 00	48,875 00
Colorado, Fuel and Iron Colorado Indus. Co., series A.....	75,000 00 40,000 00	73,500 00 30,000 00	72,656 25 30,000 00
Consolidated Gas Co., deb.....	50,000 00	84,000 00	75,843 75
Erie Railroad, conv.....	25,000 00	25,000 00	24,906 25
Erie Railroad, gen.....	75,000 00	67,500 00	56,793 75
Excelsior Hyg. Ice 1st.....	46,500 00	46,500 00	46,500 00
Flatbush Water Works.....	20,000 00	20,000 00	20,000 00
Houston & Texas Cent- ral, con.....	50,000 00	54,500 00	54,000 00
International & Gt. N'n Kings Co. E. L. & P., pur. mon.....	25,000 00 50,000 00	24,250 00 60,000 00	24,343 75 58,000 00
Lackawanna Steel Co.....	50,000 00	50,000 00	49,875 00
Missouri Pacific Ry.....	25,000 00	25,000 00	24,937 50
Mount Morris Elec. Lt., 1st.....	24,000 00	24,960 00	24,960 00
Nassau Elec. R. R., cons.....	25,000 00	20,750 00	20,781 25
New Amsterdam Gas, 1st cons.....	41,000 00	43,050 00	42,640 00
New Williamsburgh & Flatbush R. R.....	75,000 00	76,500 00	75,000 00
N. Y. Gas, Elec. Lt., H. & P., 1st.....	50,000 00	54,000 00	54,125 00
N. Y. & Q. El. Lt. & Pr., 1st con.....	25,000 00	25,250 00	25,500 00
Norfolk & Portsmouth Belt Line, 1st.....	25,000 00	25,000 00	25,000 00
Portland Railway Co., 1st.....	50,000 00	49,500 00	49,500 00
Prospect Park & C. I. R. R.....	17,000 00	19,380 00	19,210 00

REPORT ON TRUST COMPANIES.

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Public Service Corp. of N. J., col.....	\$50,000 00	\$49,000 00	\$48,937 50
Republic Iron & Steel, 1st.....	50,000 00	49,000 00	49,125 00
So. Pacific, col.....	20,000 00	17,200 00	17,125 00
U. S. Steel Corp., s. f.....	100,000 00	93,000 00	84,356 25
Wabash, R. R., col.....	25,000 00	25,000 00	24,937 50
Western Maryland, 1st.....	75,000 00	65,250 00	68,625 00
Western Union Tel., col.....	25,000 00	26,750 00	25,000 00
<i>Stocks:</i>			
Amer. Sug. Refining Co., pfd.....	50,000 00	67,500 00	67,062 50
Amer. Tel. & Tel. Co.....	30,000 00	37,500 00	43,508 12
Brooklyn City R. R. Co.....	50,000 00	112,500 00	93,000 00
Brooklyn Union Gas Co.....	20,000 00	35,000 00	40,000 00
Chi. Mil. & St. P. Ry.....	10,000 00	14,100 00	14,100 00
Chi. Mil. & St. P. Ry., pfd.....	20,000 00	34,000 00	27,900 00
Chi. & Northwestern Ry.....	20,000 00	40,000 00	31,000 00
Chi. & Northwestern Ry., pfd.....	10,000 00	20,000 00	18,512 50
Consolidated Gas Co.....	30,000 00	52,500 00	48,000 00
Delaware & Hudson Co.....	30,000 00	60,000 00	47,700 00
Erie Railroad Co., 1st pfd.....	50,000 00	37,500 00	33,687 50
Kings Co. E. L. & P.....	20,000 00	37,000 00	34,900 00
Manhattan Railway Co.....	50,000 00	75,000 00	70,962 50
N. Y. & N. J. Tel. Co.....	50,000 00	69,000 00	71,660 00
Northern Cent. Ry.....	20,000 00	40,000 00	30,000 00
Pennsylvania R. R.....	80,000 00	104,000 00	104,529 50
Pullman Co.....	10,000 00	21,000 00	19,912 50
Reading Co., 1st pfd.....	15,000 00	13,800 00	13,781 25
Rensselaer & Saratoga R. R.....	20,000 00	40,000 00	35,600 00
Royal Baking Powder Co., pfd.....	45,000 00	45,000 00	45,981 25
Union Typewriter Co., 1st pfd.....	25,000 00	30,000 00	30,100 00
	<u>\$2,786,500 00</u>	<u>\$3,144,990 00</u>	<u>\$3,041,766 37</u>
Amount loaned on collaterals.....			\$3,041,766 37
Other loans, including bills purchased.....			5,849,104 57
Overdrafts.....			454,890 00
			446 59
Real estate.....			3,000 00
Cash on deposit in banks or other moneyed institutions.....			755,696 72
Specie.....			74,935 85
United States legal tender notes and notes of national banks....			14,420 00
Cash items.....			7,961 25
Amount of assets not included under any of the above heads, viz.: Accrued interest entered on books at date of this report as an asset.....			92,020 41
			<u>\$11,082,866 76</u>
LIABILITIES.			
Capital stock paid in, in cash.....			\$1,000,000 00
Surplus on book value (less current expenses and taxes paid)....			1,584,467 09
(Surplus on market value, \$1,687,690.72; surplus after charging and crediting accrued interest, \$1,687,690.72).....			
Deposits subject to check (except as stated below), not preferred			5,732,734 55
Certificates of deposit (not preferred), time, \$702,039.47; de- mand, \$991,250.17.....			1,693,289 64
Amount due trust companies.....			17,896 44
Amount due banks and bankers.....			30,335 58
Preferred deposits as follows:			
Due savings banks.....		\$535,174 05	
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....		379,164 56	
			<u>904,338 61</u>

MANHATTAN TRUST COMPANY.

551

Other liabilities not included under any of the above heads, viz.:

Unpaid dividends.....	\$25,000 00	
Certified checks.....	51,328 64	
Reserved for taxes.....	13,500 00	
Accrued interest entered on books at date of this report as a liability.....	29,976 21	
		\$119,804 85
		\$11,082,866 76

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$453,291 03
All other profits received during the year.....	79,829 77
Amount of interest paid to and credited depositors during the year	206,982 75
Amount of expenses of the institution during the year, excluding taxes.....	70,939 18
Amount of dividends on capital stock declared during the year, payable Jan. 2, April 1, July 1 and Oct. 2, 1905.....	100,000 00
Taxes paid during the year.....	23,952 44
Amount of deposits made by order of court.....	39,876 26
Number of deposits on which interest is allowed at this date....	2,983
Total amount of such deposits.....	\$8,211,381 46
Average rate of interest on deposits on which interest is paid,	.0267
Amount of bonds and mortgages invested in during the year....	\$171,000 00
Amount received from bonds and mortgages paid or sold during the year.....	427,925 00

43. MANHATTAN TRUST COMPANY, NEW YORK.

[20 Wall street; chartered 1871 as Real Estate Loan and Trust Company.]

JOHN I. WATERBURY, President.

CHAS. H. SMITH, Secretary.

DIRECTORS.

FRANCIS R. APPLETON,
AUGUST BELMONT,
RUDOLPH ELLIS,
JOHN KEAN,
E. D. RANDOLPH,
JOHN I. WATERBURY,

ROBERT BACON,
H. W. CANNON,
AMOS TUCK FRENCH,
CLARENCE H. MACKAY,
GRANT B. SCHLEY,

GEORGE F. BAKER,
R. J. CROSS,
JAMES J. HILL,
OLIVER H. PAYNE,
JAMES O. SHELTON,
R. T. WILSON.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$9,500 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
City of New York.....	\$1,122,000 00	\$1,137,220 05	\$1,137,220 05	
Grattan Township, Neb.	13,000 00	13,000 00	13,000 00	
Plainfield W. S. Co.,				
1st mtg.....	14,000 00	14,000 00	14,000 00	
Buffalo Gas Co., 1st				
mtg.....	50,000 00	39,500 00	49,327 78	
Seattle Gas & El. Co.,				
1st mtg.....	50,000 00	50,000 00	49,866 67	
Balt. & Ohio (So.				
Western div.).....	51,000 00	47,430 00	48,752 45	
Jersey City, H. & Pat.				
St. Ry. Co., 1st mtg.	84,000 00	63,000 00	60,037 77	
Third Ave. R. R. Co.,				
con. mtg.....	30,000 00	29,100 00	30,300 00	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Penna., car trust.....	\$50,000 00	\$48,917 67	\$48,917 67
N. Y., O. & Western, gold notes.....	25,000 00	25,104 17	25,104 17
Chi., Bur. & Quincy, joint.....	200,000 00	203,750 00	194,062 50
N. Y., O. & West., eq. notes.....	46,000 00	46,172 50	46,172 50
No. Jersey St. Ry. Co., 1st mtg.....	50,000 00	38,000 00	40,000 00
At. Coast Line (L. & N. col.).....	250,000 00	237,500 00	235,416 67
At. Coast Line (L. & N. col.).....	30,000 00	28,500 00	28,474 56
International Nav. Co., 1st mtg. s. f.....	100,000 00	92,500 00	92,500 00
Jersey City Water S. Co.....	350,000 00	345,840 00	345,840 00
U. of London, notes.....	200,000 00	192,250 00	197,333 33
St. Lo. & San. Fran., 2½ yr. notes.....	100,000 00	100,586 66	100,586 66
B. & Ohio (P., L. E. & W. Va. system).....	90,000 00	88,425 00	89,687 26
St. P., Minn. & Manitoba.....	155,151 50	164,059 08	164,059 08
Lackawanna Steel Co., notes.....	200,000 00	199,500 00	202,333 33
N. Y., O. & West., eq. notes.....	10,000 00	10,125 00	10,125 00
No. Pacific, gen. lien.....	12,000 00	9,240 00	8,893 20
O. Short Line, ref.....	100,000 00	96,125 00	96,458 33
So. Pac. Co., ref.....	200,000 00	194,000 00	197,500 00
Amer. Tel. & Tel. Co.....	250,000 00	233,750 00	240,474 78
Amer. Cotton Oil, deb.....	15,000 00	14,550 00	14,362 50
Penn. R. R., conv.....	53,500 00	52,965 00	53,500 00
L. Shore & M. So., notes.....	100,000 00	101,000 00	101,333 33
Interborough R. T. Co., notes.....	150,000 00	147,000 00	147,875 01
Chic., R. I. & Pac., notes.....	50,000 00	51,218 75	51,218 75
General Rubber Co., deb.....	200,000 00	193,000 00	192,987 50
Cent. Pac. Ry. Co., 1st.....	100,000 00	101,500 00	101,944 45
Westchester Ltg. Co., 1st.....	100,000 00	108,750 00	111,028 50
Cent. Union Gas Co., 1st.....	25,000 00	27,648 31	27,648 31
Wm. Cramp & Sons, S. & E. Bldg. Co., notes.....	100,000 00	92,500 00	92,500 00
Chi., R. I. & Pac. Ry. Co.....	100,000 00	80,000 00	83,319 45
Wheeling & L. E. Ry. Co., notes.....	100,000 00	98,097 21	98,097 21
<i>Syndicates:</i>			
U. of London, syn.....	97,330 00	48,820 00	48,820 00
Navigation Co., syn.....	100,000 00	91,000 00	97,975 00
Seaboard Air Line, syn.....	100,000 00	100,000 00	100,000 00
Penn. R. R. Co., conv., syn.....	150,000 00	148,500 00	147,593 16
N. Y. C. & H. R. R., syn.....	200,000 00	23,907 25	23,907 25
West. Pac. Ry. Co., 1st mtg., syn.....	25,000 00	23,538 19	23,538 19
Det. United Ry. Co., cons. mtg., syn.....	10,000 00	9,000 00	9,000 00
<i>Stocks:</i>			
Old Colony Trust Co.,	7,500 00	54,375 00	10,224 63
Buffalo Gas Co.,	17,500 00	1,750 00	1,225 00
Interborough R. T. Co.,	80,000 00	188,000 00	64,151 15
Penn. R. R. Co.,	100,000 00	113,625 00	123,786 33
Subway Realty Co.,	20,000 00	20,000 00	20,000 00
Amer. Tel. & Tel. Co.,	78,100 00	108,168 50	107,281 67
Pocahontas Col. Co., pfd.....	11,000 00		
Pocahontas Col. Co., com.....	50,000 00	17,379 00	17,379 00
Jersey City Water S. Co.,	10,000 00	10,000 00	40,000 00
The Mackay Companies, pfd.....	80,000 00	58,400 00	56,000 00
International Tr. Co., pfd.....	25,000 00	16,250 00	16,250 00
The Tractional Co.,	1,200 00	35,957 25	35,957 25

<i>and bonds.</i>	Par value.	Estimated market value.	Book value.
Birmingham	\$25,000 00	\$20,000 00	\$20,000 00
Birmingham,	5,000 00		
Birmingham,		5,757 50	5,757 50
10,000 00			
tral Ry. Co.	30,000 00	106,000 00	77,480 00
Co. of Amer.	20,000 00	27,000 00	30,000 00
Falls Tr. Co.	5,000 00	10,000 00	10,000 00
Companies, pfd	100,000 00	35,000 00	35,000 00
Co.	5,000 00	15,400 00	8,594 00
r., pfd.	160,000 00	465,200 00	288,000 00
r., pfd. suba.	32,000 00	60,040 00	8,000 00
Pac.	210,000 00	430,237 50	241,500 00
telting, pfd.	6,250 00	6,296 87	5,853 30
river Tel. Co.	5,800 00	5,046 00	5,611 50
	<u>\$6,752,931 50</u>	<u>\$7,139,472 46</u>	<u>\$6,521,143 70</u>
loaned on collaterals			7,299,642 79
deposit in banks or other moneyed institutions			1,870,877 70
			1,000,370 80
of assets not included under any of the above heads, viz.: tions			81,132 35
			<u>\$16,782,667 34</u>

interest not entered on books at date of this report as an
\$69,156 37

LIABILITIES.

stock paid in, in cash	\$1,000,000 00
on book value (less current expenses and taxes paid)	2,219,261 76
plus on market value, \$2,837,590.52; surplus after rging and crediting accrued interest, \$2,906,746.89.)	
subject to check (except as stated below), not preferred	11,185,375 97
tes of deposit (not preferred), time, \$397,498.47; de- \$, \$507,109.04	904,607 51
due trust companies	572,597 74
due banks and bankers	195,204 93
d deposits, as follows:	
savings banks	\$73,000 00
savings and loan associations	575 97
as executor, administrator, guardian, receiver, steer, committee or depository	412,119 76
	485,695 73
abilities not included under any of the above heads, viz.:	
ved for taxes	\$19,500 00
anding checks	209,423 70
	219,923 70
	<u>\$16,782,667 34</u>

SUPPLEMENTARY.

amount of interest and commissions received during the	\$702,014 93
profits received during the year	190,383 34
of interest paid to and credited depositors during the year	343,019 42
of expenses of the institution during the year, excluding	
	151,661 65
of dividends on capital stock declared during the year, le July 1, 1905, and January 2, 1906	110,000 00
id during the year	33,005 52
of deposits made by order of court	412,119 76
of deposits on which interest is allowed at this date	1,402
ount of such deposits	\$12,166,959 93
rate of interest on deposits on which interest is paid,	.0277

44. THE MERCANTILE TRUST COMPANY, NEW YORK CITY.

[120 Broadway; chartered 1868 as the Fireproof Warehousing Company.]

HENRY C. DEMING, President.

GUY RICHARDS, Secretary.

DIRECTORS.

OLIVER AMES,
PAUL D. CRAVATH,
EUGENE DELANO,
JOHN F. DRYDEN,
GEORGE J. GOULD,
E. H. HARRIMAN,
ROBERT MATHER,
W. C. POILLON,
J. R. ROOSEVELT,
GAGE E. TARBELL,
LESLIE D. WARD,

JOHN JACOB ASTOR,
C. C. CUYLER,
HENRY C. DEMING,
RUDOLPH ELLIS,
EDWIN GOULD,
JAMES J. HILL,
JOHN J. MCCOOK,
GEORGE L. RIVES,
MORTIMER L. SCHIFF,
JOHN T. TERRY,
S. DAVID WARFIELD,
H. R. WINTHROP.

H. M. ALEXANDER,
W. A. DAY,
CHAUNCEY M. DEPEW,
LOUIS FITZGERALD,
CLEMENT A. GRISCOM,
ALVIN W. KRECH,
PAUL MORTON,
J. HAMPDEN ROBB,
V. P. SNYDER,
E. B. THOMAS,
L. C. WEIR,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,399,575
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
New York City.....	\$1,056,000 00	\$1,056,000 00	\$1,074,293 75
New York City.....	30,000 00	29,190 63	29,190 63
New York City.....	100,000 00	100,000 00	100,000 00
City of Rochester and Town of Gates.....	36,500 00	36,500 00	36,500 00
Atch., Top. & Santa Fe	280,000 00	264,600 00	264,252 50
Atlantic Coast Line R. R. Co.....	250,000 00	237,500 00	237,500 00
Balt. & Ohio R. R. (Southwest div.)....	200,000 00	189,000 00	184,250 00
Canada Southern Ry. Co.....	20,000 00	21,300 00	21,025 00
Central Pacific Ry. Co..	250,000 00	253,125 00	249,375 00
Chicago & Alton R. R..	540,000 00	444,150 00	459,000 00
Chicago & Alton R. R..	200,000 00	200,000 00	195,780 00
Delaware & Hudson, car trusts.....	100,000 00	100,000 00	100,000 00
St. Louis, Iron Mtn. & So. Ry.....	300,000 00	348,000 00	315,000 00
St. Louis, Iron Mtn. & So. Ry.....	250,000 00	231,875 00	218,750 00
Iron Mtn. car trust etfs.	233,000 00	233,000 00	227,175 00
L. S. & Mich. & South. Ry. Co.....	250,000 00	252,500 00	245,937 50
Louisville & Nashville R. R. Co.....	250,000 00	246,250 00	245,000 00
Mo. Pacific, equip. asso. etfs.....	286,000 00	286,000 00	286,000 00
Norfolk & Western Ry..	200,000 00	203,500 00	186,000 00
Northern Pac. Ry.....	250,000 00	261,250 00	262,500 00
Oregon Short Line R.R. Co.....	500,000 00	480,000 00	483,750 00
Pennsylvania Co.....	200,000 00	218,000 00	210,000 00
Pennsylvania Co., trust etf.....	50,000 00	16,625 00	46,890 95
Pennsylvania Co., trust etf.....	80,000 00	74,400 00	75,115 94
Penna. Co.....	221,000 00	215,475 00	213,500 00
Pennsylvania R. R. Co.	240,000 00	238,800 00	236,400 00
Penna. Steel, car trust etfs.....	200,000 00	200,000 00	200,000 00
Penna. Steel, rolling stock tr. etfs.....	50,000 00	48,750 00	48,470 00
Peoria & Northwestern Ry.....	35,000 00	33,600 00	35,000 00
Princeton & Northwest Ry.....	50,000 00	48,000 00	50,000 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Reading Co. (Jersey Central, coll.).....	\$100,000 00	\$100,500 00	\$90,000 00
Sioux City & Pac. R.R.	54,000 00	51,840 00	54,000 00
Southern Pacific R. R.	250,000 00	237,500 00	241,875 00
City of Springfield, Ill.	50,000 00	48,750 00	52,750 00
Union Pacific R. R.	400,000 00	421,000 00	400,000 00
United States of Mexico	249,000 00	230,325 00	231,500 00
Wabash Pittsburg Terminal Ry.	335,000 00	288,937 50	301,500 00
Western Maryland R. R. Co.	275,000 00	237,875 00	251,632 50
Western Union Teleg. Co.	100,000 00	107,000 00	99,000 00
West Shore R. R. Co.	180,000 00	193,500 00	189,000 00
Navigation Syndicate, ctfs.	125,000 00	112,500 00	125,000 00
<i>Stocks:</i>			
Am. Smeltes Securities Co., pfd. r.	25,000 00	25,000 00	23,375 00
Equitable Trust Co. of N. Y.	37,500 00	187,500 00	72,500 00
Franklin Nat'l Bank of Phila.	50,000 00	145,000 00	100,000 00
Gen'l Electric Co.	10,000 00	18,700 00	18,787 50
	<u>\$8,948,000 00</u>	<u>\$9,003,318 13</u>	<u>\$8,787,576 27</u>
Amount loaned on collaterals.....			\$8,787,576 27
Amount due from directors, included in loans, \$429,761.05.			37,641,439 05
Real estate.....			69,500 00
Cash on deposit in banks or other moneyed institutions.....			3,266,427 97
Specie.....			1,054,094 26
United States legal tender notes and notes of national banks....			1,700 00
Cash items.....			4,143 75
Amount of assets not included under any of the above heads, viz.: Accrued interest entered on books at date of this report as an asset.....			139,704 00
			<u>\$52,364,161 28</u>
LIABILITIES.			
Capital stock paid in, in cash.....			\$2,000,000 00
Surplus on book value (less current expenses and taxes paid)....			6,689,388 88
(Surplus on market value, \$6,905,130.74; surplus after charging and crediting accrued interest, \$6,905,130.74.)			
Deposits subject to check (except as stated below), not preferred			32,725,637 31
Certificates of deposit (not preferred), \$1,222,754.18; demand, \$441,025.61.....			1,667,779 79
Amount due trust companies.....			1,746,141 37
Amount due banks and bankers.....			958,382 15
Preferred deposits, as follows:			
Due savings banks.....	\$2,604,763 14		
Due savings and loan associations.....	19,134 23		
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	2,124,881 24		
			4,748,778 61
Other liabilities not included under any of the above heads, viz.:			
Unadjusted accounts.....	\$7,418 57		
Unpaid dividends.....	1,900 00		
Certified checks.....	1,712,027 60		
Reserved for taxes.....	43,000 00		
Accrued interest entered on books at date of this report as a liability.....	63,647 00		
			1,828,053 17
			<u>\$52,364,161 28</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$3,001,441 27
All other profits received during the year.....	28,525 15
Amount of interest paid to and credited depositors during the year.....	1,910,426 65
Amount of expenses of the institution during the year, excluding taxes.....	226,865 97
Amount of dividends on capital stock declared during the year, payable April 1, June 30, Oct. 2 and Dec. 30, 1905.....	600,000 00
Taxes paid during the year.....	84,570 54
Amount of deposits made by order of court.....	263,549 15
Number of deposits on which interest is allowed at this date....	1,362
Total amount of such deposits.....	\$39,588,897 97
Average rate of interest on deposits on which interest is paid, Amount of bonds and mortgages invested in during the year....	.0299 \$461,750 00
Amount received from bonds and mortgages paid or sold during the year.....	800,500 00

45. METROPOLITAN TRUST COMPANY OF THE CITY OF NEW YORK.

[49 Wall street; chartered 1881.]

BRAYTON IVES, President.

CHAS. BAKER, Jr., Secretary.

DIRECTORS.

WILLIAM L. BULL,
HENRY W. DEFOREST,
ROBERT HOE,
MORRIS K. JESUP,
ROBT. H. McCURDY,
E. D. MORGAN,
HENRY C. PERKINS,
NORMAN B. REAM,
J. EDW. SIMMONS,
JOHN T. TERRY.

WM. CARPENDER,
HALEY FISKE,
WM. H. HOLLISTER,
EDWARD B. JUDSON,
BRADLEY MARTIN,
RICHARD MORTIMER,
CHARLES M. PRATT,
JOHN L. RIKER,
JOHN W. SIMPSON,
E. R. THOMAS.

D. CRAWFORD CLARK,
CHAS. R. HENDERSON,
BRAYTON IVES,
LEWIS C. LEDYARD,
D. O. MILLS,
JOHN E. PARSONS,
ANTON A. RAVEN,
WILLIAM SCHALL, Jr.,
F. S. SMITHERS,
GEO. HENRY WARREN.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$965,500 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York, add'l water.....	\$50,000 00	\$47,000 00	\$47,000 00
City of New York, redemp. loan.....	100,000 00	100,000 00	100,000 00
City of New York, cons.....	200,000 00	202,000 00	202,000 00
City of New York, corp. stock.....	1,239,000 00	1,251,628 99	1,251,628 99
City of New York, corp. stock.....	50,000 00	50,000 00	50,000 00
City of New York, add'l water.....	50,000 00	50,000 00	50,000 00
Standard Milling Co.....	200,000 00	160,000 00	160,000 00
Kanona & Prattsb'g R. R.....	75,000 00	50,000 00	50,000 00
Steubenville Traction & Elec.....	32,000 00	29,298 35	29,298 35
St. Louis, Memphis & So. Eastern.....	100,000 00	94,751 79	94,751 79
Buffalo & Susquehanna	100,000 00	97,498 60	97,498 60
Niagara Falls Power..	100,000 00	92,737 43	92,737 43
N. Y. & Westchester Lighting Co.....	100,000 00	93,313 96	93,313 96
Rio Grande & Western	100,000 00	92,855 61	92,855 61
Chic., R. I. & Pacific..	133,000 00	105,986 22	105,986 22

METROPOLITAN TRUST COMPANY OF THE CITY OF NEW YORK. 557

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
<i>Stocks:</i>			
Illinois & Iowa Fuel Co.	\$22,600 00	\$12,135 00	\$12,135 00
Atlantic Safe Dep. Co...	10,000 00	10,000 00	10,000 00
Atlantic Mutual Ins., scrip.....	7,740 00	7,740 00	7,740 00
Cin., Ham. & Dayton..	200,000 00	185,756 68	185,756 68
Colo. (Utah) Construc- tion.....	250,000 00	246,614 20	246,614 20
Kan. City, Ft. Scott & Memphis, pfd.....	150,000 00	118,381 99	118,381 99
	<u>3,269,340 00</u>	<u>\$3,097,698 82</u>	<u>3,097,698 82</u>
Amount loaned on collaterals.....			26,643,687 47
Overdrafts.....			1,372 11
Cash on deposit in banks or other moneyed institutions.....			3,946,422 00
Specie.....			10,893 45
United States legal tender notes and notes of national banks ...			7,983 00
Amount of assets not included under any of the above heads, viz.: Accrued interest entered on books at date of this report as an asset.....			407,642 16
			<u>\$35,081,199 01</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$2,000,000 00
Surplus on book value (less current expenses and taxes paid).....	6,561,066 44
(Surplus on market value, \$6,561,066.44; surplus after charging and crediting accrued interest, \$6,740,244.33.)	
Deposits subject to check (except as stated below), not preferred	19,399,575 61
Certificates of deposit (not preferred).....	1,313,947 17
Amount due trust companies.....	417,486 20
Amount due banks and bankers.....	698,073 53
Preferred deposits, as follows:	
Due savings banks.....	\$1,689,753 48
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	2,156,930 10
	<u>3,846,683 58</u>
Other liabilities not included under any of the above heads, viz.:	
Reserved for rent.....	\$6,750 00
Unpaid dividends.....	100,000 00
Certified checks.....	469,152 21
Reserved for taxes.....	40,000 00
Accrued interest entered on books at date of this re- port as a liability.....	228,464 27
	<u>844,366 48</u>
	<u>\$35,081,199 01</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$1,615,875 66
All other profits received during the year.....	202,469 18
Amount of interest paid to and credited depositors during the year	838,813 63
Amount of expenses of the institution during the year, excluding taxes.....	138,044 16
Amount of dividends on capital stock declared during the year, payable July 1, and October 1, 1905, and Jan. 2, 1906.....	360,000 00
Taxes paid during the year.....	82,484 88
Amount of deposits made by order of court.....	75,524 05
Number of deposits on which interest is allowed at this date....	1,305
Total amount of such deposits.....	\$23,604,994 76
Average rate of interest on deposits on which interest is paid.....	.0292
Amount of bonds and mortgages invested in during the year.	\$734,000 00
Amount received from bonds and mortgages paid or sold during the year.....	<u>50,500 00</u>

46. MORTON TRUST COMPANY, NEW YORK CITY.

[38 Nassau street; chartered 1889 as the State Trust Company.]

LEVI P. MORTON, President.

H. M. FRANCIS, Secretary.

DIRECTORS.

JOHN JACOB ASTOR,	A. D. JULLIARD,	CHARLES H. ALLEN,
JOSEPH LAROCQUE,	GEORGE F. BAKER,	D. O. MILLS,
EDWARD J. BERWIND,	LEVI P. MORTON,	PAUL D. CRAVATH,
RICHARD A. MCCURDY,	FREDERIC CROMWELL,	W. G. OAKMAN,
JAMES B. DUKE,	SAMUEL REA,	HENRY M. FLAGLER,
WINTHROP RUTHERFURD,	DANIEL GUGGENHEIM,	THOMAS F. RYAN,
G. G. HAVEN,	JACOB H. SCHIFF,	JAMES N. JARVIE,
VALENTINE P. SNYDER,	WALTER S. JOHNSTON,	HARRY PAYNE WHIT-

FINANCIAL.

RESOURCES.

Stocks and bond investment, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States.....	\$200,000 00	\$206,000 00	\$206,000 00
City of New York.....	2,170,455 58	2,141,341 93	2,141,341 93
Amer. Tel. & Tel., coll....	250,000 00	233,750 00	233,750 00
Amer. Tobacco Co.....	235,000 00	188,000 00	188,000 00
Atch., Top. & Santa Fe, adj.....	100,000 00	94,000 00	94,000 00
Consol. Lithograph Co.	300,000 00	300,000 00	300,000 00
International Navigation Co.....	498,000 00	460,640 00	460,640 00
Japanese, internal loan.	500,000 00	495,000 00	495,000 00
Japanese, 4% loan.....	5,000 00	5,000 00	5,000 00
Jersey City Water Co....	104,000 00	104,000 00	104,000 00
North. Pac.-Gt. Nor. (C., B. & Q.).....	250,000 00	255,000 00	255,000 00
Penna. Co., gold notes.	150,000 00	139,500 00	139,500 00
Rio Grande West., coll. trust.....	200,000 00	180,000 00	180,000 00
United States Rubber Co.....	500,000 00	500,000 00	500,000 00
<i>Syndicate participations:</i>			
Amer. Smelting Sec., pfd., B.....	125,000 00	116,875 00	116,875 00
Chic. City Ry. Co.....	950,000 00	950,000 00	950,000 00
General Rubber Co.....	500,000 00	462,500 00	462,500 00
Mason City & F. Dodge R. R.....	140,000 00	121,100 00	121,100 00
Navigation Syndicate..	50,000 00	50,000 00	50,000 00
N. Y. Cent. & H. R. R. Co., ref.....	24,000 00	24,000 00	24,000 00
Penn. R. R. Co., convert	600,000 00	591,000 00	591,000 00
Seaboard Air Line Ry. Co.....	250,000 00	250,000 00	250,000 00
Wheeling & Lake Erie R. R.....	500,000 00	480,000 00	480,000 00
<i>Stocks:</i>			
Amer. Smelt. Sec., pfd. B.....	250,000 00	250,000 00	250,000 00
Amer. Surety Co.....	158,450 00	301,055 00	301,055 00
Amer. Tobacco Co., pfd	265,000 00	278,250 00	278,250 00
Atch., Top. & Santa Fe, pfd.....	100,000 00	105,000 00	105,000 00
Industrial Trust Co., Prov.....	150,000 00	390,000 00	390,000 00
Jersey City Water Co..	16,000 00	16,000 00	16,000 00
Lehigh Valley R. R. Co.	100,000 00	162,000 00	162,000 00
National Bank of Commerce.....	250,000 00	495,000 00	495,000 00
Union Exchange Bank..	50,000 00	100,000 00	100,000 00
	\$9,940,905 58	\$10,445,011 93	\$10,445,011 93

Amount loaned on collaterals.....\$10,445,011

Other loans, including bills purchased.....34,062,919

1,180,998

Due from banks, bankers and brokers.....	\$2,590 74
Cash on deposit in banks or other moneyed institutions.....	7,348,558 57
Specie.....	49,454 64
United States legal tender notes and notes of national banks....	10,015 00
Cash items.....	41,992 00
Amount of assets not included under any of the above heads, viz.: Foreign exchange.....	185,246 28
	<u>\$53,328,786 62</u>
Accrued interest not entered on books at date of this report as an asset.....	<u>\$219,623 96</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$2,000,000 00
Surplus on book value (less current expenses and taxes paid)....	7,085,089 43
(Surplus on market value, \$7,085,089.43; surplus after charging and crediting accrued interest, \$7,171,561.53.)	
Deposits subject to check (except as stated below), not preferred	33,760,293 18
Certificates of deposit (not preferred), demand.....	3,812,599 78
Amount due trust companies.....	1,505,240 65
Amount due banks and bankers.....	852,676 54
Preferred deposits, as follows:	
Due savings banks.....	\$1,764,130 80
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	695,101 67
	<u>2,459,232 47</u>
Other liabilities not included under any of the above heads, viz.:	
Certified checks.....	\$983,738 20
Secretary's checks.....	867,916 37
	<u>1,851,654 57</u>
	<u>\$53,328,786 62</u>
Accrued interest, taxes and expenses not entered on books at date of this report as a liability.....	<u>\$133,151 86</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$2,337,491 14
All other profits received during the year.....	298,406 23
Amount of interest paid to and credited depositors during the year	1,349,667 45
Amount of expenses of the institution during the year, excluding taxes.....	265,190 83
Amount of dividends on capital stock declared during the year, payable March 31, June 30, Sept. 30 and Dec. 30, 1905.....	400,000 00
Taxes paid during the year.....	85,340 60
Amount of deposits made by order of court.....	423,054 23
Number of deposits on which interest is allowed at this date....	2,294 00
Total amount of such deposits.....	\$36,117,740 44
Average rate of interest on deposits on which interest is paid..	<u>.027</u>

47. THE MOUNT VERNON TRUST COMPANY, MOUNT VERNON.

[20 East First street; chartered 1903.]

ARCH. M. CAMPBELL, President.

DANIEL M. HOPPING, Secretary.

DIRECTORS.

JAMES M. ANDERSON,
GEORGE H. BROWN,
HENRY R. CARSE,
CHARLES H. FANCHER,
DANIEL M. HOPPING,
ANTHONY A. LISMAN,
W. B. RANDALL,
S. H. VOORHEES,
ARTHUR S. WARNER,
JOHN G. WINTJEN.

A. NOEL BLAKEMAN,
J. HOWARD BURTON,
DANIEL W. COON,
ALBERT F. GESCHIEDT,
JESSE LANTZ,
CHARLES M. MILLER,
M. D. STILES,
J. M. WAINWRIGHT,
SAMUEL WEIL,

JOHN E. BORNE,
ARCH. M. CAMPBELL,
JAMES M. DONALD,
JAMES A. HILL,
EDSON LEWIS,
E. H. PECK,
FRANCIS A. STRATTON,
LEOPOLD WALLACH,
DANIEL W. WHITMORE,
A. MURRAY YOUNG.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$121,600 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
State of Alabama.....	\$3,000 00	\$3,000 00	\$3,000 00
City of New York.....	20,000 00	20,000 00	20,000 00
City of New York.....	50,000 00	50,000 00	50,000 00
City of New York.....	1,000 00	1,000 00	1,000 00
County of New York...	10,000 00	10,000 00	10,000 00
Town of Eastchester...	19,808 90	19,808 90	19,808 90
Louisville & Nash.....	25,000 00	24,625 00	24,625 00
Amer. Cigar Co.....	20,000 00	18,800 00	18,800 00
Amer. Cigar Co.....	10,000 00	9,500 00	9,500 00
Chic. & Alton Ry.....	10,000 00	10,000 00	10,000 00
Chic., Bur. & Quincy...	25,000 00	25,250 00	25,250 00
Railroad Securities Co.	15,000 00	15,000 00	15,000 00
So. Pacific R.R.....	20,000 00	19,600 00	19,600 00
Chic., R. I. & Pac.....	50,000 00	50,000 00	50,000 00
St. Louis, Memphis & So. E.....	10,000 00	9,800 00	9,800 00
C. C. C. & St. Louis...	25,000 00	25,000 00	25,000 00
Grand St. & Newton...	7,000 00	7,070 00	7,070 00
Mobile & Ohio.....	25,000 00	25,000 00	25,000 00
Wabash R. R.....	40,000 00	40,000 00	40,000 00
Canadian Imp. Co.....	10,000 00	10,000 00	10,000 00
Westinghouse Elec. & Mfg. Co.....	10,000 00	10,000 00	10,000 00
Toledo Dock & Coal....	5,000 00	5,000 00	5,000 00
Houston, E. & W. Texas	15,000 00	15,750 00	15,750 00
Houston, E. & W. Texas	2,000 00	2,160 00	2,160 00
Des Moines Union.....	15,000 00	16,500 00	16,500 00
Illinois Steel Co.....	10,000 00	10,000 00	10,000 00
Rave's w'd. Spencer & G.	15,000 00	17,550 00	17,550 00
St. Louis & San Fran.	5,000 00	6,250 00	6,250 00
Pensacola & Atlantic...	30,000 00	34,275 00	34,275 00
Houston & Texas.....	10,000 00	11,100 00	11,100 00
St. L., C. B. & Omaha	5,000 00	5,200 00	5,200 00
N. J. & New York R.R.	2,500 00	2,650 00	2,650 00
Raleigh & Cape Fear...	10,000 00	10,000 00	10,000 00
Tenn. Coal & Iron.....	19,000 00	21,090 00	21,090 00
Tenn. Coal & Iron.....	5,000 00	5,550 00	5,550 00
Omaha & Grant Smelt- ing.....	14,000 00	14,840 00	14,840 00
Denver Tramway.....	10,000 00	10,500 00	10,500 00
Mexican Central.....	20,000 00	20,000 00	20,000 00
Winona & St. Peter...	500 00	625 00	625 00
Syracuse, Bing. & N.Y.	1,000 00	1,000 00	1,000 00
Cin., Ham. & Dayton...	25,000 00	23,750 00	22,500 00
Japanese Gov.....	500 00	500 00	500 00
Burl., Cedar R. & Nor.	1,300 00	1,316 25	1,316 25
Marq., Hou. & Ont. ...	10,000 00	12,100 00	12,100 00
<i>Stock:</i>			
Mount Vernon Safe De- posit Co.....	9,500 00	9,500 00	9,500 00
	<u>\$646,108 90</u>	<u>\$660,660 15</u>	<u>\$659,410 15</u>

659,410 15

THE MOUNT VERNON TRUST COMPANY.

561

Amount loaned on collaterals.....	\$703,981 48
Other loans, including bills purchased.....	274,323 66
Amount due from directors, included in loans, \$19,771.66.	
Overdrafts.....	361 33
Real estate.....	47,000 00
Cash on deposit in banks or other moneyed institutions.....	226,807 73
Specie.....	34,756 71
United States legal tender notes and notes of national banks..	17,745 00
Cash items.....	3,479 34
Amount of assets not included under any of the above heads, viz.:	
Furniture and fixtures and safe deposit vaults.....	\$10,000 00
Accrued interest entered on books at date of this re- port as an asset.....	15,788 48
	25,788 48
	<u>\$2,115,253 88</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$200,000 00
Surplus on book value (less current expenses and taxes paid) ..	230,016 46
(Surplus on market value, \$231,266.46; surplus after charging and crediting accrued interest, \$231,266.46.)	
Deposits subject to check (except as stated below), not preferred	1,405,965 64
Certificates of deposit (not preferred), time, \$125,353.62; de- mand, \$16,035.01.....	141,388 63
Amount due trust companies.....	28,771 37
Amount due banks and bankers.....	30,085 14
Preferred deposits, as follows:	
Due savings banks.....	\$59,627 65
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	16,312 40
	75,940 05
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends.....	\$92 00
Reserved for taxes.....	2,000 00
Accrued interest entered on books at date of this re- port as a liability.....	994 59
	3,086 59
	<u>\$2,115,253 88</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$71,142 84
All other profits received during the year.....	29,112 74
Amount of interest paid to and credited depositors during the year.	34,374 20
Amount of expenses of the institution during the year, excluding taxes.....	29,019 32
Amount of dividends on capital stock declared during the year, payable February 15, May 15, August 15 and November 15, 1905.....	8,000 00
Taxes paid during the year.....	4,674 78
Number of deposits on which interest is allowed at this date....	520
Total amount of such deposits.....	\$1,323,407 67
Average rate of interest on deposits on which interest is paid..	.0219
Amount of bonds and mortgages invested in during the year....	\$56,100 00
Amount received from bonds and mortgages paid or sold during the year.....	18,000 00

48. MUTUAL ALLIANCE TRUST COMPANY, NEW YORK CITY.

[323 Grand street; chartered 1902.]

PAUL SCHWARZ, President.

H. M. HUMPHREY, Secretary.

DIRECTORS.

FREDERIC CROMWELL,
JAMES N. JARVIE,
EMANUEL LEHMAN,
WM. ROCKEFELLER,
LOUIS STERN,

J. T. GWATHMEY,
EUGENE G. KREMER,
RICHARD A. McCURDY,
HENRY H. ROGERS,
ISIDOR STRAUS,

KALMAN HAAS,
PERCIVAL KUHN,
GORDON MACDONALD,
PAUL SCHWARZ,
CORNELIUS VANDERBILT.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$271,925 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York.....	\$500,000 00	\$500,000 00	\$500,000 00
Brooklyn Union Gas...	27,000 00	48,600 00	48,600 00
Consolidated Gas.....	25,000 00	41,500 00	41,500 00
Pennsylvania R. R....	60,000 00	59,100 00	59,100 00
<i>Stocks:</i>			
Brooklyn Union Gas...	10,000 00	18,000 00	18,000 00
National Bank of Com- merce.....	12,500 00	25,000 00	25,000 00
Amer. Smelters Sec. Co.	25,000 00	24,375 00	24,375 00
<i>Syndicate participa- tions:</i>			
International Mercan- tile Marine.....	50,000 00	40,000 00	40,000 00
London Underground..	24,410 00	24,410 00	24,410 00
	<u>\$733,910 00</u>	<u>\$780,985 00</u>	<u>\$780,985 00</u>

	780,985 00
Amount loaned on collaterals.....	3,289,201 36
Other loans, including bills purchased.....	1,721,539 41
Overdrafts.....	818 40
Due from banks, bankers and brokers.....	157,752 40
Real estate.....	11,000 00
Cash on deposit in banks or other moneyed institutions.....	388,466 10
Specie.....	134,994 77
United States legal tender notes and notes of national banks....	72,485 00
Cash items.....	8,895 77
Amount of assets not included under any of the above heads, viz.:	

Furniture and fixtures.....	\$14,931 64
Accrued interest entered on books at date of this re- port as an asset.....	20,760 24
	<u>35,691 88</u>

\$6,873,755 09

LIABILITIES.

Capital stock paid in, in cash.....	\$500,000 00
Surplus on book value (less current expenses and taxes paid)....	540,600 35
(Surplus on market value, \$540,600.35; surplus after charging and crediting accrued interest, \$540,600.35.)	
Deposits subject to check (except as stated below), not preferred	5,183,134 36
Certificates of deposit (not preferred), demand.....	58,091 15
Amount due trust companies.....	92,127 65
Amount due banks and bankers.....	243,879 42
Preferred deposits, as follows: Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	19,403 54

Other liabilities not included under any of the above heads, viz.:

Certified checks.....	\$201,221 59	
Reserved for taxes.....	5,000 00	
Accrued interest entered on books at date of this report as a liability.....	29,497 03	
Attorneys' fees.....	800 00	
		<u>\$236,518 62</u>
		<u>\$6,873,755 09</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$350,781 47
All other profits received during the year.....	12,449 58
Amount of interest paid to and credited depositors during the year..	150,896 02
Amount of expenses of the institution during the year, excluding taxes.....	106,661 23
Taxes paid during the year.....	10,080 63
Number of deposits on which interest is allowed at this date....	1,492
Total amount of such deposits.....	\$4,450,743 28
Average rate of interest on deposits on which interest is paid..	.0276
Amount of bonds and mortgages invested in during the year....	\$289,900 00
Amount received from bonds and mortgages paid or sold during the year.....	16,725 00

49. MUTUAL TRUST COMPANY OF WESTCHESTER COUNTY,
PORTCHESTER.

[Main and King streets; chartered 1901.]

GEORGE R. READ, President.

F. G. INGERSOLL, Secretary.

DIRECTORS.

MARION STORY,	GRENVILLE T. EMMET,	WILLIAM SALOMON,
FREDERICK W. HORTON,	JOHN E. PARSONS,	JOHN RYAN
WALTER G. OAKMAN,	R. P. LOUNSBURY,	HOWARD WILLETS,
DAVE H. MORRIS,	CHARLES R. HENDERSON,	A. A. CARPENTER,
S. W. DEXTER,	JOHN W. STERLING,	GEORGE H. READ,
	JEROME A. PECK.	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$222,500 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York.....	\$246,500 00	\$245,235 41	\$253,815 88
Atlantic Coast Line....	15,000 00	15,262 50	15,300 00
Havana Tobacco Co.....	25,000 00	20,000 00	20,500 00
Erie (Penn. R. R.).....	25,000 00	23,843 75	23,875 00
Penn. R. R., conv.....	50,000 00	51,750 00	51,000 00
Chic., R. Is. & Pac.R.R.	25,000 00	24,187 50	24,187 50
Cons. Gas Company,			
conv.....	25,000 00	42,468 75	42,500 00
Southern Pac., new ref..	25,000 00	24,218 75	24,312 25
St. Louis, Iron Mt. &			
Southern.....	30,000 00	28,725 00	28,725 00
Central Pacific Short			
Line.....	25,000 00	24,500 00	24,352 75
Oregon Short Line, ref..	25,000 00	24,000 00	24,062 50

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
Imp. Japanese, sterlg...	\$30,000 00	\$27,900 00	\$27,412 50	
Port Chester Water Works.....	1,100 00	1,150 00	1,130 00	
<i>Stocks:</i>				
Navigation Synd., par.	25,000 00	21,800 00	21,800 00	
Lackawanna Steel Co., notes.....	25,000 00	25,000 00	24,750 00	
	<u>\$597,600 00</u>	<u>\$600,041 66</u>	<u>\$607,723 38</u>	
Amount loaned on collaterals.....				\$607,723 38
Other loans, including bills purchased.....				602,797 59
Overdrafts.....				316,207 95
Due from banks, bankers and brokers.....				693 95
Real estate.....				42,098 71
Cash on deposit in banks or other moneyed institutions.....				44,000 00
Specie.....				162,832 01
United States legal tender notes and notes of national banks....				7,729 46
Cash items.....				6,384 00
Amount of assets not included under any of the above heads, viz.:				1,346 33
Furniture and fixtures, vaults.....			\$9,000 00	
Accrued interest entered on books at date of this re- port as an asset.....			12,576 96	
				<u>21,576 96</u>
				<u>\$2,035,890 34</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$300,000 00
Surplus on book value (less current expenses and taxes paid)...	72,048 97
(Surplus on market value, \$64,367.25; surplus after charging and crediting accrued interest, \$64,367.25.)	
Deposits subject to check (except as stated below), not preferred	1,378,441 29
Certificates of deposit (not preferred), demand.....	160,774 00
Amount due trust companies.....	16,730 69
Amount due banks and bankers.....	20,488 16
Preferred deposits, as follows:	
Due savings banks.....	\$35,171 22
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	47,170 41
	<u>82,341 63</u>
Other liabilities not included under any of the above heads, viz.:	
Certified checks.....	5,065 60
	<u>\$2,035,890 34</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$84,038 33
All other profits received during the year.....	11,156 54
Amount of interest paid to and credited depositors during the year.	43,917 38
Amount of expenses of the institution during the year, excluding taxes.....	43,849 67
Taxes paid during the year.....	3,704 39
Number of deposits on which interest is allowed at this date....	680
Total amount of such deposits.....	\$1,531,056 00
Average rate of interest on deposits on which interest is paid,	.0283
Amount of bonds and mortgages invested in during the year....	\$90,000 00
Amount received from bonds and mortgages paid or sold during the year.....	20,075 00

50. THE NASSAU TRUST COMPANY OF THE CITY OF BROOKLYN.

[136 Broadway; chartered 1888.]

ANDREW T. SULLIVAN, President.

HARRY F. BURNS, Secretary.

DIRECTORS.

A. D. BAIRD,
ANDREW T. SULLIVAN,
HENRY ROTH,
JOST MOLLER,
HERBERT P. GUNNISON,
E. B. TUTTLE,
JAMES A. SPERRY.

JOHN V. JEWELL,
N. F. BRADY,
HENRY SEIBERT,
CHAS. H. RUSSELL,
F. D. MOLLENHAUER,
EDWARD T. HULST,
F. W. WURSTER.

JAMES H. POST,
ROBT. P. LETHBRIDGE,
WILLIAM DICK,
JOHN TRUSLOW,
HENRY SANGER SNOW,
JOHN H. MCCOOEY,
EDWARD T. HORWILL.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$734,433 33
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York.....	\$30,000 00	\$30,000 00	\$30,000 00
City of Brooklyn, school.....	50,000 00	47,500 00	47,500 00
City of Brooklyn, school imp.....	50,000 00	48,000 00	48,000 00
City of Brooklyn, local.....	3,000 00	3,000 00	3,000 00
City of Brooklyn, man. fund.....	2,000 00	2,000 00	2,000 00
City of Brooklyn, public mkt.....	50,000 00	47,500 00	47,500 00
Village of Flushing.....	14,000 00	14,000 00	14,000 00
Amer. Tel. & Tel. Co.....	25,000 00	25,000 00	25,000 00
Atch., Top. & Sta. Fe.....	3,000 00	3,000 00	3,000 00
Atlantic & Danville.....	15,000 00	14,400 00	14,400 00
B. & O. (Pitts., L. E. & W. Va.).....	10,000 00	9,500 00	9,500 00
Brooklyn, Queens Co. & Sub.....	20,000 00	20,000 00	20,000 00
Brooklyn Union Gas Co.....	25,000 00	41,250 00	41,500 00
Chic. & East. Ill.....	25,000 00	23,750 00	23,750 00
Chic., R. Isl. & Pac.....	30,000 00	26,400 00	25,800 00
Chic., R. Isl. & Pac.....	20,000 00	15,600 00	15,000 00
Coal River R. R. Co.....	25,000 00	24,250 00	24,250 00
Cons. Gas Co.....	50,000 00	83,000 00	83,000 00
Detroit, Tol. & Ironton.....	50,000 00	42,125 00	42,125 00
Erie R. R.....	10,000 00	9,200 00	9,200 00
Imp. Jap. Govt.....	10,000 00	9,800 00	9,723 75
Imp. Jap. Govt.....	20,000 00	18,000 00	16,806 25
Kings County Elec. L. & P. Co.....	25,000 00	26,250 00	26,250 00
Kings County Elev.....	41,000 00	37,310 00	36,900 00
Mexican Central.....	25,000 00	24,625 00	24,625 00
Mexican Central.....	15,000 00	15,000 00	15,000 00
Mt. Morris Elec. Light.....	20,000 00	20,700 00	20,700 00
Nassau Elec. Co.....	20,000 00	17,600 00	17,200 00
Oregon Short Line.....	25,000 00	23,750 00	23,750 00
Pere Marquette.....	75,000 00	63,750 00	63,750 00
Rio Grande & Western.....	10,000 00	8,900 00	8,900 00
Seaboard Air Line.....	25,000 00	23,812 50	23,812 50
St. L. & San. Fran.....	25,000 00	24,756 25	24,756 25
St. L. & So. Western.....	25,000 00	23,250 00	23,250 00
Steinway R. R.....	22,000 00	25,740 00	25,740 00
Third Ave. R. R.....	15,000 00	14,100 00	13,950 00
Tol. Term. Ry. Co.....	50,000 00	51,131 25	51,131 25
Union Pacific.....	20,000 00	20,600 00	20,600 00
Wabash R. R.....	15,000 00	14,812 50	14,812 50
Westinghouse Elec. Co.....	30,000 00	30,000 00	30,000 00
Western Maryland.....	10,000 00	8,500 00	8,400 00
Western Pacific Ry.....	50,000 00	46,625 00	46,625 00
<i>Stocks:</i>			
Amer. Tel. & Tel. Co.....	30,000 00	40,800 00	40,800 00
Bankers' Trust Co.....	2,000 00	7,000 00	7,000 00
Bell Tel. Co.....	20,000 00	21,000 00	21,000 00
Brooklyn Union Gas Co.....	40,000 00	70,800 00	72,000 00
Chicago & East. Ill.....	75,000 00	54,000 00	54,000 00

REPORT ON TRUST COMPANIES.

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Consolid. Gas Co.....	\$50,000 00	\$88,000 00	\$86,500 00
Kings County Elec. Lt. & P. Co.....	38,000 00	68,400 00	68,400 00
Knickerbocker Trust Co.....	1,000 00	9,000 00	9,000 00
Natl. Bank of Com- merce.....	12,500 00	25,000 00	25,000 00
Natl. Sugar Ref. Co....	10,000 00	10,000 00	10,000 00
N. Y. & N. J. Tel. Co....	25,000 00	36,250 00	36,000 00
People's Gas.....	20,000 00	20,000 00	20,000 00
Third Ave. R. R.....	10,000 00	12,500 00	12,300 00
U. S. Steel, pfd.....	20,000 00	19,200 00	18,000 00
	<u>\$1,433,500 00</u>	<u>\$1,560,437 50</u>	<u>\$1,555,207 50</u>
Amount loaned on collaterals.....			3,949,495 76
Other loans, including bills purchased.....			1,706,921 94
Amount due from directors, included in loans, \$15,000.			
Real estate.....			167,777 67
Cash on deposit in banks or other moneyed institutions.....			959,399 80
Specie.....			789,787 81
United States legal tender notes and notes of national banks....			108,645 00
Cash items.....			1,305 75
Amount of assets not included under any of the above heads, viz.:			
Furniture and fixtures, vaults.....		\$34,000 00	
Accrued interest entered on books at date of this re- port as an asset.....		55,892 50	
			<u>89,892 50</u>
			<u>\$10,062,867 06</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$500,000 00
Surplus on book value (less current expenses and taxes paid)....	611,136 62
(Surplus on market value, \$616,366.62; surplus after charging and crediting accrued interest, \$616,366.62.)	
Deposits subject to check (except as stated below), not preferred.	6,648,203 40
Certificates of deposit (not preferred), time, \$705,766.99; de- mand, \$2,644.30.....	708,411 29
Amount due trust companies.....	161,820 15
Amount due banks and bankers.....	52,995 35
Preferred deposits, as follows:	
Due savings banks.....	\$1,200,252 48
Due savings and loan associations.....	36,290 22
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	62,250 49
	<u>1,298,793 19</u>
Other liabilities not included under any of the above heads, viz.:	
Official checks.....	\$4,784 65
Certified checks.....	58,495 92
Reserved for taxes.....	10,000 00
Accrued interest entered on books at date of this re- port as a liability.....	8,226 49
	<u>81,507 06</u>
	<u>\$10,062,867 06</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$401,841 18
All other profits received during the year.....	36,519 69
Amount of interest paid to and credited depositors during the year,	220,364 41
Amount of expenses of the institution during the year, excluding taxes.....	63,713 82
Amount of dividends on capital stock declared during the year, payable February 1 and August 1, 1905.....	40,000 00

Taxes paid during the year.....	\$10,192 81
Number of deposits on which interest is allowed at this date....	4,927
Total amount of such deposits.....	\$8,870,223 38
Average rate of interest on deposits on which interest is paid....	.0267
Amount of bonds and mortgages invested in during the year....	\$293,450 00
Amount received from bonds and mortgages paid or sold during the year.....	100,500 00

51. NEW ROCHELLE TRUST COMPANY, NEW ROCHELLE.

[264-266 Main street; chartered 1901.]

WM. W. BISSELL, President.

HENRI J. VAN ZELM, Secretary.

DIRECTORS.

EDWARD LAMBDEN,
JOHN Q. UNDERHILL,
WINFIELD S. SPENCER,
HENRI J. VAN ZELM,
JAMES GIBSON, Jr.,

H. M. HARMER,
ALBERT MAHLSTEDT,
ROBERT P. CARPENTER,
ALONZO GUEST,

WILLIAM W. BISSELL,
HENRY D. PHELPS,
SAMUEL C. KNAPP,
THOMAS S. DRAKE,
J. ADDISON YOUNG.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$207,600 00
Stock and bond investments, viz.	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Japanese Government..	\$10,000 00	\$9,250 00	\$9,000 00
City of New York.....	50,000 00	51,500 00	51,500 00
City of New Rochelle..	40,000 00	40,500 00	40,500 00
City of New Rochelle, cts.....	2,750 00	2,750 00	2,750 00
City of New Rochelle, cts.....	15,000 00	15,000 00	15,000 00
County of Westchester, cts.....	5,000 00	5,000 00	5,000 00
Amer. Tel. & Tel. Co....	10,000 00	10,000 00	10,000 00
Balt. & Ohio.....	10,000 00	10,000 00	9,850 00
Chic., R. I. & Pac.....	10,000 00	9,800 00	9,750 00
Missouri Pac.....	10,000 00	10,000 00	9,800 00
Southern R. R.....	10,000 00	10,000 00	9,900 00
Cin., Ham. & Dayton..	10,000 00	9,900 00	8,750 00
St. Lo. & San Fran....	10,000 00	9,700 00	9,700 00
United States Rubber..	20,000 00	20,000 00	20,000 00
Wabash Ry.....	10,000 00	9,800 00	9,600 00
Westinghouse Elec....	20,000 00	20,000 00	20,000 00
Atch., Top. & S. F....	10,000 00	9,400 00	9,500 00
Atlantic City—Reading	10,000 00	9,900 00	9,900 00
Atlantic Coast (L. & N.)	10,000 00	9,600 00	9,600 00
Chicago & Ea. Ill.....	20,000 00	19,300 00	19,000 00
Central of Georgia....	10,000 00	11,350 00	11,400 00
Chesap. & Ohio.....	20,000 00	21,600 00	21,400 00
Chic., R. I. & Pac.....	10,000 00	9,500 00	9,500 00
Erie R. R.....	20,000 00	18,700 00	18,000 00
Erie R. R. (Penn.)....	20,000 00	19,000 00	19,000 00
Kansas City, E. S. & M.	20,000 00	17,400 00	17,300 00
Mo., Kans. & O.....	20,000 00	21,600 00	21,000 00
N.Y. Cent. (Mich. Cent.)	20,000 00	18,000 00	18,000 00
Norfolk & W.....	20,000 00	18,800 00	19,100 00
Oregon Short Line....	20,000 00	19,200 00	19,000 00
Peoria & Eastern.....	20,000 00	20,000 00	19,000 00
Southern (M. & O.)....	20,000 00	19,400 00	18,900 00
Southern Pac.....	10,000 00	9,700 00	9,500 00
Seaboard Air Line....	30,000 00	30,900 00	30,500 00
St. Lo, I. M. & S. (R. & G.).....	20,000 00	19,000 00	19,250 00
Ulster & Del.....	20,000 00	19,000 00	19,000 00
St. Lo. & S. F.....	20,000 00	17,600 00	17,600 00
Wabash Ter.....	20,000 00	17,300 00	17,800 00
Western Maryland....	10,000 00	8,600 00	8,800 00
Western Union Tel....	10,000 00	10,900 00	10,700 00
N. Y. Gas & Elec. L....	20,000 00	21,600 00	21,600 00
Indianapolis Gas....	20,000 00	20,800 00	19,900 00
New Amsterdam Gas....	10,000 00	10,800 00	10,700 00
Westchester Light....	20,000 00	18,600 00	18,600 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
<i>Stock :</i>				
New Rochelle Safe Dep. Co.	\$5,100 00	\$6,100 00	\$6,100 00	
	<u>\$727,850 00</u>	<u>\$715,950 00</u>	<u>\$709,850 00</u>	\$709,850 00
Amount loaned on collaterals.				279,127 06
Other loans, including bills purchased.				231,366 96
Amount due from directors, included in loans, \$52,828.50.				
Overdrafts.				286 86
Due from banks, bankers and brokers.				9,561 62
Real estate.				70,000 00
Cash on deposit in banks or other moneyed institutions.				169,312 54
Specie.				19,793 38
United States legal tender notes and notes of national banks.				14,050 00
Cash items.				4,132 61
Amount of assets not included under any of the above heads, viz.:				
Furniture and fixtures.			\$2,000 00	
Accrued interest entered on books at date of this report as an asset.			11,648 63	
				<u>13,648 63</u>
				<u>\$1,728,729 66</u>

LIABILITIES.

Capital stock paid in, in cash.	\$100,000 00
Surplus on book value (less current expenses and taxes paid).	51,033 81
(Surplus on market value, \$57,133.81; surplus after charging and crediting accrued interest, \$57,133.81.)	
Deposits subject to check (except as stated below), not preferred.	1,510,912 26
Certificates of deposit (not preferred), demand.	45,164 87
Amount due trust companies.	3,714 76
Amount due banks and bankers.	2,000 27
Preferred deposits, as follows: Due as executor, administrator, guardian, receiver, trustee, committee or depository.	9,871 29
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends.	\$3,000 00
Certified checks.	32 40
Reserved for taxes.	1,000 00
Accrued interest entered on books at date of this report as a liability, unearned discounts.	2,000 00
	<u>6,032 40</u>
	<u>\$1,728,729 66</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.	\$64,781 41
All other profits received during the year.	3,059 97
Amount of interest paid to and credited depositors during the year.	25,362 18
Amount of expenses of the institution during the year, excluding taxes.	19,277 82
Amount of dividends on capital stock declared during the year, payable January and July, 1905.	6,000 00
Taxes paid during the year.	2,029 79
Amount of deposits made by order of court.	2,452 56
Number of deposits on which interest is allowed at this date.	2,100
Total amount of such deposits.	\$1,059,393 37
Average rate of interest on deposits on which interest is paid.	.024
Amount of bonds and mortgages invested in during the year.	\$81,500 00
Amount received from bonds and mortgages paid or sold during the year.	51,900 00

52. NEW YORK LIFE INSURANCE AND TRUST COMPANY,
NEW YORK CITY.

[52 Wall street; chartered 1830.]

HENRY PARISH, President.

GEORGE M. CORNING, Secretary.

DIRECTORS.

CHAS. G. THOMPSON,
STUYVESANT FISH,
HENRY C. HULBERT,
W. E. ROOSEVELT,
JOHN JACOB ASTOR,
J. L. CADWALADER,
GEORGE G. DEWITT,
PHILIP SCHUYLER,

HENRY PARISH,
EDMUND L. BAYLIES,
HENRY A. C. TAYLOR,
H. VAN REN. KENNEDY,
JOSEPH H. CHOATE,
AUG. D. JUILLIARD,
COR. VANDERBILT,
JOHN CLAFLIN,
F. AUG. SCHERMERHORN.

FREDERIC W. STEVENS,
GEORGE S. BOWDOIN,
C. O'D. ISELIN,
HENRY I. BARBEY,
SAMUEL THORNE,
HENRY LEWIS MORRIS,
JOHN McL. NASH,
CLEVELAND H. DODGE.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$4,125,156 75
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Albany & Susquehanna	\$62,000 00	\$62,930 00	\$79,378 00
Albany & Susquehanna	77,000 00	77,770 00	89,188 00
Atlantic Mutual Ins. Co.	185,300 00	195,401 70	192,792 00
Brooklyn Union Gas Co.	150,000 00	168,750 00	157,500 00
Central R. R. of New Jersey.....	142,000 00	190,457 50	156,054 00
Central R. R. of New Jersey.....	180,000 00	178,200 00	176,382 00
Chicago & Northwest- ern R. R.....	3,000 00	3,063 75	3,255 00
Chicago & Northwest- ern R. R.....	11,000 00	11,343 75	11,935 00
Chicago & Northwest- ern R. R.....	12,000 00	13,800 00	13,929 00
Chicago & Northwest- ern R. R.....	12,000 00	13,860 00	14,549 00
Chicago & Northwest- ern R. R.....	101,000 00	112,236 25	101,216 00
Chicago & Northwest- ern R. R.....	360,000 00	378,000 00	343,110 00
Chicago & Northwest- ern R. R.....	758,000 00	955,080 00	968,781 00
Chic., Burl. & Quincy.....	384,000 00	370,560 00	383,000 00
Chic., Mil. & St. Paul.....	12,000 00	13,635 00	12,210 00
Chic., Mil. & St. Paul.....	25,000 00	27,500 00	28,250 00
Chic., St. Paul & Minn. R. R.....	50,000 00	67,750 00	5,154 00
Cin., Ind., St. L. & Chic. R. R.....	5,000 00	5,081 25	4,873 00
Cin., Ind., St. L. & Chic. R. R.....	205,000 00	208,331 25	194,669 00
Clev. & Pitts. R. R.....	200,000 00	230,000 00	210,975 00
Cons. Gas Co.....	200,000 00	204,000 00	210,000 00
Dakota Central R. R.....	150,000 00	153,000 00	169,500 00
Delaware & Hudson Co.	10,000 00	13,300 00	14,324 00
Delaware & Hudson Co.	50,000 00	48,500 00	47,555 00
Erie R. R.....	500,000 00	476,250 00	470,144 00
Fremont, Elkhorn & Mo. Vy. R. R.....	40,000 00	55,600 00	52,700 00
Illinois Central R. R.....	80,000 00	86,700 00	83,450 00
International & Gt. Northern R. R.....	58,000 00	69,020 00	67,802 00
Knoxville & Ohio R. R.....	79,000 00	99,145 00	98,237 00
Louisv. & Nashville R. R.....	19,000 00	24,890 00	25,215 00
State of Massachusetts.	300,000 00	288,000 00	300,000 00
Mil., Lake Sh. & West- ern.....	50,000 00	64,562 50	62,000 00
Montana Central R. R.....	25,000 00	20,906 25	26,340 00
Nashville, Chatt. & St. L. R. R.....	10,000 00	12,175 00	13,163 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York.....	\$100,000 00	\$99,500 00	\$105,813 00
City of New York.....	120,000 00	119,400 00	131,475 00
N. Y. & Westchester Lt. Co.	100,000 00	90,000 00	92,625 00
N. Y., Chic. & St. Louis	200,000 00	208,000 00	174,487 00
N. Y. Elec. Lt., H. & P. Co.	350,000 00	315,000 00	325,819 00
N. Y., Ont. & Western R. R.	100,000 00	102,500 00	105,750 00
Norfolk & Western R.R.	21,000 00	27,195 00	28,140 00
Pennsylvania R. R.	20,000 00	20,900 00	21,938 00
St. Louis Bridge Co.	81,000 00	110,970 00	115,383 00
St. Paul, Minn. & Mani- toba R. R.	100,000 00	139,000 00	136,317 00
St. Paul, Minn. & Mani- toba R. R.	200,000 00	227,250 00	197,319 00
Schenectady & Duanes- burg R. R.	26,200 00	31,964 00	33,140 00
Southern R. R.	257,000 00	258,285 00	259,226 00
Terre Haute & Ind. R. R.	20,000 00	22,000 00	23,028 00
Terre Haute & Peoria R. R.	249,000 00	249,000 00	251,600 00
United N. J. R. R. & Canal Co.	900,000 00	972,000 00	948,850 00
Western Transit Co.	150,000 00	135,000 00	144,402 00
Louisv. & Nash. (St. L. div.)	81,000 00	97,908 75	103,319 00
New York Elev. R. R.	100,000 00	108,625 00	108,625 00
Southern R.R., 1st cons.	500,000 00	602,500 00	586,389 00
<i>Stocks:</i>			
Bank of America.	3,700 00	19,425 00	3,927 00
Gallatin Nat'l Bank.	11,200 00	43,120 00	10,024 00
Merchants' Nat'l Bank.	11,000 00	18,920 00	10,973 00
Albany & Susquehanna R. R.	17,000 00	41,650 00	30,674 00
Atch., Top. & Santa Fe Ry., pfd.	100,000 00	104,625 00	87,917 00
Atlanta & Charlotte Air Line.	75,000 00	128,250 00	122,735 00
Balt. & Ohio R. R., pfd.	100,000 00	97,500 00	91,930 00
Chicago & Northwest- ern Ry., pfd.	9,000 00	20,025 00	9,000 00
Chicago & Northwest- ern Ry.	60,000 00	147,000 00	99,861 00
Chic., Mil. & St. Paul Ry.	43,000 00	81,055 00	99,346 00
Chic., St. Paul, Minn. & Om.	58,000 00	109,620 00	99,799 00
Clev. & Pittsb'g R. R.	25,000 00	45,500 00	39,675 00
Clev. Cin., Chic. & St. L.	50,000 00	59,250 00	60,000 00
Del. & Bound Brook R. R.	14,300 00	29,029 00	27,456 00
Del. & Hudson Co.	53,000 00	118,190 00	97,192 00
Ft. Wayne & Jackson R. R., pfd.	74,400 00	106,392 00	106,934 00
Grand River Valley.	25,000 00	32,500 00	26,299 00
Great Northern Ry., pfd.	11,760 00	34,104 00	9,970 00
Illinois Central R. R.	39,600 00	69,399 00	42,848 00
Illinois Central R. R.	25,000 00	26,500 00	23,813 00
Jack., Laus. & Sag. R. R.	20,000 00	17,200 00	17,600 00
Kala., Alleg. & Gd. Rap. R. R.	25,000 00	40,000 00	32,555 00
Kans. City, Ft. Scott & M. R. R.	120,000 00	99,000 00	98,663 00
L. S. & Mich. S. R. R.	1,300 00	3,900 00	2,819 00
Louis. & Nashv. R. R.	50,000 00	75,937 50	71,479 00
Manhattan Ry.	50,000 00	81,000 00	53,756 00
Mobile & Birmingham R. R., pfd.	35,000 00	32,200 00	31,375 00
Morris & Essex R. R.	25,000 00	47,000 00	38,254 00
N. Y. & Harlem R. R.	3,800 00	14,440 00	9,932 00
N. Y. & Harlem R. R.	23,000 00	87,400 00	65,526 00
N. Y., Lacka. & Wn. R. R.	25,000 00	34,000 00	28,283 00
N. Y., N. H. & Hartf'd	27,500 00	53,625 00	52,087 00
Norfolk & Western R.R.	50,000 00	46,250 00	43,580 00
Northern R. R.	100,000 00	94,000 00	92,000 00
Pennsylvania R. R.	85,000 00	121,975 00	98,687 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Georgia & Bureau Valley	\$25,000 00	\$50,000 00	\$42,395 00
Pittsb'g & Lake Erie	25,000 00	74,500 00	74,000 00
Pittsb'g, Ft. Wayne & Chic.	25,000 00	45,500 00	39,470 00
Lehigh & Saratoga R. R.	37,600 00	78,208 00	64,265 00
L. W. & Ogd. R. R.	25,000 00	33,875 00	27,586 00
Saratoga & Schenectady	1,500 00	2,565 00	2,069 00
Southern Railway, pfd.	100,000 00	100,000 00	86,911 00
Southern Railway	120,000 00	117,600 00	98,921 00
Southern Pacif., pfd.	50,000 00	58,812 50	58,668 00
Southw. & Georgia	50,000 00	58,750 00	59,175 00
Y., Binghamt'n & N.Y.	25,000 00	46,250 00	41,286 00
Union Pac.	100,000 00	99,000 00	81,031 00
United N. J. R. R.	25,000 00	67,000 00	57,438 00
Warren R. R. of N. J.	11,000 00	20,350 00	11,550 00
	\$10,247,160 00	\$11,878,188 95	\$11,316,009 00
Less on book value for shrinkage			952,808 73
			<u>\$10,363,200 27</u>
Amount loaned on collaterals			9,382,665 07
Other loans, including bills purchased			10,191,883 97
Overdrafts			53,373 38
Real estate			1,680,210 36
Cash on deposit in banks or other moneyed institutions			395,165 93
Specie			1,000,000 00
United States legal tender notes and notes of national banks			300,000 00
Amount of assets not included under any of the above heads, viz.:			
Accrued interest entered on books at date of this report as an asset		\$149,375 13	
Suspense account		320,869 78	
			<u>470,244 91</u>
			<u>\$37,961,900 64</u>
Accrued interest not entered on books at date of this report as an asset			\$303,634 90
LIABILITIES.			
Capital stock paid in, in cash			\$1,000,000 00
Surplus on book value (less current expenses and taxes paid)			2,843,974 56
Surplus on market value, \$4,425,252.88; surplus after charging and crediting accrued interest, \$4,640,646.34.)			
Deposits subject to check (except as stated below), not preferred	25,448,204 32		
Certificates of deposit (not preferred), demand	3,539,672 49		
Preferred deposits, as follows:			
Due savings banks		\$84,096 18	
Due as executor, administrator, guardian, receiver, trustee, committee or depository		1,074,493 13	
			<u>2,058,589 31</u>
Other liabilities not included under any of the above heads, viz.:			
General account, interest		\$381,122 22	
Contingent account		15,625 94	
Life insurance		390,842 42	
Reserved for taxes		14,400 00	
Accrued interest entered on books at date of this report as a liability		107,003 49	
Annuities		2,162,465 89	
			<u>3,071,459 96</u>
			<u>\$37,961,900 64</u>
Accrued interest not entered on books at date of this report as a liability			\$88,241 44

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$1,627,971 43
All other profits received during the year.....	103,927 57
Amount of interest paid to and credited depositors during the year.....	1,028,353 12
Amount of expenses of the institution during the year, excluding taxes.....	132,989 40
Amount of dividends on capital stock declared during the year, payable June 10 and December 11, 1905.....	400,000 00
Taxes paid during the year.....	81,864 73
Amount of deposits made by order of court.....	52,291 71
Number of deposits on which interest is allowed at this date.....	2,369
Total amount of such deposits.....	\$31,046,466 12
Average rate of interest on deposits on which interest is paid.....	.03 01
Amount of bonds and mortgages invested in during the year....	\$1,638,000 00
Amount received from bonds and mortgages paid or sold during the year.....	778,025 00

53. NEW YORK TRUST COMPANY, NEW YORK CITY.

[26 Broad street; chartered 1889 as the New York Security and Trust Company.]

OTTO T. BANNARD, President.

M. N. RUCHNER, Treasurer.

DIRECTORS.

CHARLES S. FAIRCHILD,	OTTO T. BANNARD,	S. READING BERTRON.
JAMES A. BLAIR,	ROBERT W. DE FOREST,	JOHN B. DENNIS,
MARSHALL FIELD,	ELBERT H. GARY,	CHAS. W. HARKNESS,
JAMES J. HILL,	F. N. HOFFSTOT,	ARTHUR CURTISS JAMES
FREDERIC B. JENNINGS,	WALTER JENNINGS,	WILLARD V. KING,
WOODBURY LANGDON,	JAMES PARMELEE,	GORDON MACDONALD,
JOHN J. MITCHELL,	E. PARMALEE PRENTICE,	JOHN S. PHIPPS,
GEORGE W. PERKINS,	B. AYMAR SANDS,	EDMUND D. RANDOLPH,
NORMAN B. REAM,	MYLES TIERNEY,	JOHN W. STERLING,
JAMES STILLMAN,		P. A. VALENTINE.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$3,071,700 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York, consol stock.....	\$318,000 00	\$265,530 00	\$265,530 00
City of New York, add'l water.....	72,500 00	71,775 00	71,775 00
City of New York, consol stock.....	60,500 00	58,987 50	58,987 50
City of New York, docks.....	75,000 00	70,500 00	70,500 00
City of New York, docks.....	50,500 00	47,217 50	47,217 50
City of New York, sch. h.....	50,860 70	50,352 09	50,352 09
City of New York, sch. h.....	400,000 00	386,000 00	386,000 00
City of New York, consol stock.....	100,000 00	100,000 00	100,000 00
American Cotton Oil.....	81,000 00	76,950 00	76,950 00
Amer. Smelters Secur-ities Co.....	50,000 00	46,750 00	46,750 00
Amer. Tel. & Tel. Co.....	5000,00 00	472,500 00	472,500 00
Atlantic Coast Line R. Co.....	500,000 00	462,500 00	462,500 00
Canadian Impr. Co.....	125,000 00	125,000 00	125,000 00
Central Vermont Ry. Co.....	100,000 00	90,250 00	90,250 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Chicago City Ry. Co.	\$190,000 00	\$190,000 00	\$190,000 00
City of New Orleans	381,500 00	397,606 36	397,606 36
Cons. Elec. Lt. & P. Co., Balt.	10,000 00	10,000 00	10,000 00
Cons. Indiana Coal Co.	250,000 00	240,625 00	240,625 00
Denver & Rio Grande R. R. Co.	125,000 00	125,000 00	125,000 00
Det., Tol. & Ironton Ry. Co.	55,000 00	40,150 00	40,150 00
Fonda, Johnstown & Gloversville R. R. Co.	367,000 00	344,980 00	344,980 00
Gen'l Rubber Co.	52,000 00	48,100 00	48,100 00
Internat'l & Gt. North. R. R. Co.	75,000 00	72,375 00	72,375 00
Jamestown, Chau. & L. E. Ry. Co.	25,000 00	20,000 00	20,000 00
Jersey City Water Sup- ply Co.	104,000 00	104,000 00	104,000 00
Kansas, Ft. Scott & Memphis Ry. Co.	279,000 00	242,730 00	242,730 00
Kansas City Ry. & Light Co.	200,000 00	196,000 00	196,000 00
Lake Sup. & Ishpe- ming Ry. Co.	84,000 00	84,000 00	84,000 00
Lake Shore & Mich. So. Ry. Co.	250,000 00	250,000 00	250,000 00
Louisville & Nashville So.	2,000 00	1,920 00	1,920 00
Mason City & Ft. Dodge R. R.	500,000 00	432,500 00	432,500 00
Metropolitan Water Co.	110,000 00	57,208 50	57,208 50
Metropolitan Street Ry. Co.	36,000 00	32,040 00	32,040 00
Navigation Syndicate.	325,000 00	260,000 00	260,000 00
New OrL. Ry. & Light Co.	1,000,000 00	900,000 00	900,000 00
N. Y. Central & H. R. R. R. Co.	18,000 00	18,000 00	18,000 00
N. Y. & Jersey R. R. Co.	50,000 00	47,500 00	47,500 00
Norfolk & Western	500,000 00	470,000 00	470,000 00
North Western Elev. R. R. Co.	100,000 00	88,000 00	88,000 00
Oregon Short Line R. R. Co.	250,000 00	242,500 00	242,500 00
Pennsylvania R. R. Co.	250,000 00	246,250 00	246,250 00
Pennsylvania R. R. Co.	300,000 00	295,500 00	295,500 00
W. H. Piper & Co., equip. notes	41,000 00	41,000 00	41,000 00
Pittsburg Terminal Ry. & Coal Co.	66,000 00	72,600 00	72,600 00
Provident Loan Society of N. Y.	123,500 00	121,030 00	121,030 00
Republic Iron & Steel Co.	200,000 00	187,000 00	187,000 00
St. Louis & San Fran. R. R. Co.	100,000 00	94,000 00	94,000 00
Seaboard Air Line Ry.	250,000 00	250,000 00	250,000 00
Seaboard Air Line Ry., avn.	100,000 00	100,000 00	100,000 00
South. & Western Ry.	322,000 00	308,315 00	308,315 00
Southern Pac. R. R. Co.	795,000 00	755,250 00	755,250 00
Southern Ry. Co., equip	75,000 00	73,500 00	73,500 00
Terre Haute & Ind. R. R.	6,000 00	6,315 00	6,315 00
Underg. Elec. Ry., Lon- don.	97,640 00	97,640 00	97,640 00
Underg. Elec. Ry., Lon- don.	250,000 00	240,000 00	240,000 00
United States of Mexico	125,000 00	113,750 00	113,750 00
United States Rubber Co.	400,000 00	378,000 00	378,000 00
United States Steel Corp.	850,000 00	807,500 00	807,500 00
Wabash R. R.	100,000 00	97,250 00	97,250 00
Wabash R. R., equip.	35,000 00	35,000 00	35,000 00
Weatherford, Min. Wells & Norw. R. R.	40,000 00	40,000 00	40,000 00
Western Pac. Ry.	1,000,000 00	930,000 00	930,000 00
Wheeling & Lake Erie R. R. Co.	250,000 00	240,000 00	240,000 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
<i>Stocks:</i>			
Mahoning & Shenango Ry. & Lt. Co., pfd..	\$1,507,600 00	\$753,800 00	\$753,800 00
New Hampshire Elect. Ry., pfd.....	595,000 00	178,500 00	178,500 00
United Gas & Elect. Co.	40,000 00	35,000 00	35,000 00
	<u>\$15,740,600 70</u>	<u>\$13,736,746 95</u>	<u>\$13,736,746 95</u>
Amount loaned on collaterals.....			\$13,736,746 95
Other loans, including bills purchased.....			31,634,861 48
Overdrafts.....			1,596,485 66
Real estate.....			171 71
Cash on deposit in banks or other moneyed institutions.....			63,000 00
Specie.....			4,937,722 77
United States legal tender notes and notes of national banks....			237,320 74
Amount of assets not included under any of the above heads, viz.: Reorganization advances.....			14,270 00 4,450 17
			<u>\$55,296,729 48</u>
Accrued interest not entered on books at date of this report as an asset.....			\$513,198 68
LIABILITIES.			
Capital stock paid in, in cash.....			\$3,000,000 00
Surplus on book value (less current expenses and taxes paid)....			9,598,193 32
(Surplus on market value, \$9,598,193.32; surplus after charging and crediting accrued interest, \$10,111,392.)			
Deposits subject to check (except as stated below), not preferred.			32,438,678 77
Certificates of deposit (not preferred), time, \$71,941.90; demand, \$2,250,543.41.....			2,322,485 31
Amount due trust companies.....			1,532,176 81
Amount due banks and bankers.....			1,056,559 32
Preferred deposits, as follows:			
Due savings banks.....	\$1,211,039 12		
Due savings and loan associations.....	5,349 13		
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	3,501,609 93		
			4,717,998 18
Other liabilities not included under any of the above heads, viz.:			
Certified checks.....	\$512,235 29		
Reserved for taxes.....	66,000 00		
Accrued interest entered on books at date of this report as a liability.....	52,402 48		
			630,637 77
			<u>\$55,296,729 48</u>
SUPPLEMENTARY.			
Total amount of interest and commissions received during the year.....			\$2,628,651 47
All other profits received during the year.....			109,794 92
Amount of interest paid to and credited depositors during the year			1,321,619 63
Amount of expenses of the institution during the year, excluding taxes.....			204,331 47
Amount of dividends on capital stock declared during the year, payable March 31, June 30, Sept. 30 and Dec. 31, 1905.....			600,000 00
Taxes paid during the year.....			116,534 88
Amount of deposits made by order of court.....			367,573 96
Number of deposits on which interest is allowed at this date....			2,128
Total amount of such deposits.....			\$37,235,409 69
Average rate of interest on deposits on which interest is paid....			.0281
Amount of bonds and mortgages invested in during the year.....			\$4,498,870 15
Amount received from bonds and mortgages paid or sold during the year.....			<u>4,173,103 48</u>

54. NIAGARA FALLS TRUST COMPANY, NIAGARA FALLS.

[45 Falls street; chartered 1904.]

FRANK [A.] DUDLEY, President.

GEORGE [G.] SHEPARD, Secretary.

DIRECTORS.

CHAS. E. ACKER,
F. A. DUDLEY,
CLARK L. INGHAM,
JAMES F. MURPHY,
JEROME B. RICE,
JAS. S. SIMMONS,
C. M. YOUNG,
F. W. HASKELL,

NELSON J. BOWKER,
ALFRED W. GRAY,
ALBERT HESSBERG,
W. J. MAXWELL,
J. H. SCHERMERHORN,
BIRD W. SPENCER,
A. C. DOUGLASS,

J. M. HANCOCK,
J. J. HOPKINS,
SAM. J. MOORE,
EDGAR F. PRICE,
GEO. G. SHEPARD,
GEO. C. VAN TUYL,
F. M. WOOLWORTH,
SANFORD T. CHURCH.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$36,889 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value	Book value
City of New York.....	\$20,000 00	\$20,850 00	\$20,850 00
City of Buffalo.....	20,000 00	20,375 00	20,375 00
City of Rochester. . .	25,000 00	25,262 50	25,262 50
City of Niagara Falls..	32,000 00	34,160 00	34,160 00
Niagara Falls Power Co.	8,000 00	8,240 00	8,000 00
U. S. Steel, coupon.....	5,000 00	4,825 00	4,656 25
Chic., Bur. & Quincy R. R.....	10,000 00	10,212 50	10,087 50
Colorado & Southern R. R.....	10,000 00	9,375 00	8,912 50
Chic., R. Is. & Pac. R.R.	5,000 00	4,000 00	4,068 25
Imp. Japanese, 1st.....	5,000 00	4,981 25	5,081 25
M., K. & T. R. R., 2d mtg.....	5,000 00	4,450 00	4,406 25
Chic., R. Is. & Pac., 1st and ref'd mtg.....	5,000 00	4,750 00	4,918 75
C. & E. I., gen. con., 1st mtg.....	5,000 00	5,900 00	6,031 25
Amer. Tobacco Co.....	5,000 00	5,750 00	5,700 00
Imp. Japanese, 1st.....	10,000 00	9,962 50	9,912 50
Buffalo Ry. Co.....	10,000 00	11,400 00	11,300 00
Wabash, 2d mtg.....	5,000 00	5,387 50	5,356 25
L. & N., gen'l mtg.....	5,000 00	5,937 50	6,106 25
<i>Stock:</i>			
Can. Pac. R. R.....	5,000 00	8,700 00	8,506 25
	<u>\$195,000 00</u>	<u>\$204,518 75</u>	<u>\$203,690 75</u>

203,690 75

Amount loaned on collaterals.....

258,615 13

Other loans, including bills purchased.....

162,212 08

Amount due from directors, included in loans, \$71,453.77.

Overdrafts.....

526 28

Due from banks, bankers and brokers.....

2,358 05

Cash on deposit in banks or other moneyed institutions.....

121,832 52

Specie.....

9,981 63

United States legal tender notes and notes of national banks.....

18,408 00

Cash items.....

6,673 50

Amount of assets not included under any of the above heads, viz.:

Furniture and fixtures..... \$1,560 00

Accrued interest entered on books at date of this re-
port as an asset.....

3,478 13

5,038 13

\$826,225 07

LIABILITIES.

Capital stock paid in, in cash	\$100,000 00
Surplus on book value (less current expenses and taxes paid)...	119,031 67
(Surplus on market value, \$119,859.67; surplus after charging and crediting accrued interest, \$119,031.67)	
Deposits subject to check (except as stated below), not preferred	546,956 82
Certificates of deposit (not preferred), demand	10,486 46
Amount due trust companies	14,570 78
Amount due banks and bankers	19,095 31
Preferred deposits, as follows:	
Due savings banks	\$9,359 84
Due as executor, administrator, guardian, receiver, trustee, committee or depositary	2,569 19
	11,929 03
Other liabilities not included under any of the above heads, viz.:	
Certified checks	4,155 00
	<u>\$826,225 07</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$38,599 14
All other profits received during the year	1,113 75
Amount of interest paid to and credited depositors during the year.	8,660 27
Amount of expenses of the institution during the year, excluding taxes	16,980 04
Taxes paid during the year	2,085 45
Amount of deposits made by order of court	3,271 50
Number of deposits on which interest is allowed at this date	430
Total amount of such deposits	\$275,000 00
Average rate of interest on deposits on which interest is paid	.03
Amount of bonds and mortgages invested in during the year	\$26,300 00
Amount received from bonds and mortgages paid or sold during the year	3,450 00

55. ORANGE COUNTY TRUST COMPANY, MIDDLETOWN.

[75 North street; chartered 1892.]

FRANK HARDING, President.

G. SPENCER COWLEY, Secretary.

DIRECTORS.

GEORGE N. CLEMSON,	CHARLES J. EVERSON,	HENRY S. POUND,
EDWIN FANCHER,	FRANK HARDING,	FRANK D. YOUNGBLOOD,
ISAAC N. COX,	JAMES G. HARDING,	INCREASE C. JORDAN,
OBADIAH P. HOWELL,	THEODORE D. MILLS,	SAMUEL S. PURVIS,
JOHN D. STIVERS,	JAMES H. SMITH,	WILLIAM D. STRATTON,
	HENRY W. WIGGINS,	

FINANCIAL.

RESOURCES.

Bonds and mortgages			\$345,223 67
Stock and bond investments, viz.:			
<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Arctic Water Co., 1st <i>mtg.</i>	\$16,000 00	\$16,000 00	\$16,000 00
City of Birmingham, Ala.	68,000 00	76,000 00	75,092 40
Blount County (Ala.), <i>war.</i>	950 00	950 00	950 00
Town of Brewton, Ala.	5,500 00	5,500 00	5,500 00
Bush Term'l Co., 1st <i>mtg.</i>	50,000 00	42,500 00	42,500 00

ORANGE COUNTY TRUST COMPANY.

577

Stocks and bonds.	Par value.	Estimated market value.	Book value.
County (Ala.), war	\$23,000 00	\$23,000 00	\$23,000 00
Vater Co., 1st	1,500 00	964 00	964 00
So. Ry. Co., 1st	35,000 00	36,000 00	36,125 00
n Pure Water	57,000 00	55,000 00	54,000 00
st. U. P. Ry. Co.,	7,000 00	6,400 00	6,457 50
tg. Geo. Ry. Co.,	1,000 00	1,100 00	1,100 00
tg. alley & High	60,000 00	55,000 00	53,100 00
W. Co.	10,000 00	10,500 00	10,100 00
Ohio Ry. gen.	27,000 00	29,645 00	29,645 00
il. & St. Paul,	15,000 00	16,350 00	16,350 00
tg. No. Mich. Ry.,	21,000 00	21,000 00	21,000 00
tg. am. & Dayton,	25,000 00	22,500 00	24,500 00
am. & Dayton,	25,000 00	25,000 00	25,000 00
ga. & C. C. Dist.	10,000 00	9,950 00	9,950 00
st mtg. Ind. Coal Co.,	50,000 00	50,000 00	50,000 00
tg. c of Cuba	15,000 00	15,000 00	15,000 00
of Deckertown	24,000 00	31,375 00	31,975 00
Canal Co.	24,000 00	24,000 00	24,000 00
Demopolis	20,000 00	20,900 00	20,900 00
s Co. R. R., 1st	19,000 00	19,000 00	16,625 00
ke Land Co., 1st	51,000 00	51,000 00	51,000 00
Enaley Ala.	5,000 00	5,575 00	5,575 00
Pere Marq. R.	10,000 00	8,350 00	8,350 00
st mtg. orth & R. G.	10,000 00	10,000 00	10,300 00
st mtg. f. & H. R. R.,	25,000 00	31,062 50	31,062 50
tg. c. Ry. Co., 1st	25,000 00	26,437 50	26,437 50
l. G. & N. Ry.,	20,000 00	20,800 00	21,100 00
tg. n. E. & W. Tex.	40,000 00	40,000 00	40,000 00
1st mtg. elling St & Co.	50,000 00	45,300 00	44,935 00
panese Gov't	40,000 00	40,000 00	40,000 00
City int. imp.	25,000 00	25,000 00	25,500 00
ity Water Co.,	3,750 00	3,500 00	3,750 00
e Ry. Co., 1st.	7,176 53	6,727 00	7,176 53
ne Co., war	30,000 00	30,000 00	31,041 78
land City	5,000 00	5,000 00	5,375 00
Hend. & St. L.	2,800 00	2,800 00	2,900 00
1st County, war	20,000 00	20,000 00	20,000 00
k Bess. D. & N.	9,700 00	9,600 00	9,600 00
st. c of Mexico	21,000 00	21,000 00	21,000 00
c of Middletown	10,000 00	10,000 00	10,000 00
U. W. Gap. R.	100,000 00	100,000 00	100,000 00
1st Mobile	50,000 00	45,000 00	45,000 00
J. & K. C. R. R.,	25,000 00	23,750 00	23,750 00
ver, C. & C. Co.,	30,000 00	30,000 00	30,075 00
J. & W. Ry. Co.	20,000 00	22,000 00	22,100 00
& So. R. R. 1st	1,000 00	1,000 00	1,000 00
Co. Tel. Co.	10,000 00	10,000 00	10,000 00
f Oxford, Ala.	20,000 00	24,150 00	24,150 00
Ft. Wayne &	25,000 00	27,000 00	27,062 50
Ry. Term'l R. R. &	1,000 00	1,397 50	1,397 50
1st Saratoga R. R.	31,000 00	27,900 00	31,000 00
Gov't., Wlad-	12,821 77	12,844 55	12,821 77
s Ry. Schenectady			

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Seab'd A. L. Ry., col. tr.	\$10,000 00	\$9,800 00	\$9,800 00
So. Car. & Ga. R. R. Co., 1st.....	20,000 00	21,500 00	21,527 50
So. Pac. Co., col. tr.	10,000 00	9,500 00	9,500 00
St. L. Iron M't & So. Ry., r. & g.....	25,000 00	23,687 50	23,687 50
United States.....	85,000 00	100,000 00	97,600 00
Wabash R. R. Co., col. n'ts.....	25,000 00	25,000 00	•24,906 25
Wabash, Pitts. Term'l Ry., 1st.....	25,000 00	22,500 00	22,500 00
Walker Co. (Ala.) war.	26,000 00	16,890 00	16,890 32
Wheeling & L. Erie R. R.....	25,000 00	25,000 00	25,000 00
	<u>\$1,597,198 30</u>	<u>\$1,604,705 55</u>	<u>\$1,604,705 55</u>
Amount loaned on collaterals.....			\$1,604,705 55
Other loans, including bills purchased.....			780,342 00
Overdrafts.....			164,539 72
Due from banks, bankers and brokers.....			30 41
Real estate.....			16,933 23
Cash on deposit in banks or other moneyed institutions.....			34,842 34
Specie.....			434,082 45
United States legal tender notes and notes of national banks...			24,843 61
Cash items.....			16,300 00
			<u>2,115 16</u>
			<u>\$3,423,958 14</u>
Accrued interest not entered on books at date of this report as an asset.....			<u>\$32,256 84</u>
LIABILITIES.			
Capital stock paid in, in cash.....			\$100,000 00
Surplus on book value (less current expenses and taxes paid)...			111,419 75
(Surplus on market value, \$111,419.75; surplus after charging and crediting accrued interest, \$135,160.72.)			
Deposits subject to check (except as stated below), not preferred			2,824,073 38
Certificates of deposit (not preferred), time, \$337,408.50; de- mand, \$1,898.82.....			339,307 32
Amount due banks and bankers.....			38,027 41
Preferred deposits as follows: Due as executor, administrator, guardian, receiver, trustee, committee or depository.....			10,570 28
Other liabilities not included under any of the above heads, viz.: Certified checks.....			560 00
			<u>\$3,423,958 14</u>
Accrued interest not entered on books at date of this report as a liability.....			<u>\$8,515 87</u>
SUPPLEMENTARY.			
Total amount of interest and commissions received during the year.....			\$142,905 42
All other profits received during the year.....			739 16
Amount of interest paid to and credited depositors during the year,			98,736 26
Amount of expenses of the institution during the year, excluding taxes.....			14,609 19
Amount of dividends on capital stock declared during the year, payable January 16 and July 15, 1905.....			6,000 00
Taxes during the year.....			2,635 13
Amount of deposits made by order of court.....			10,570 28
Number of deposits on which interest is allowed at this date.....			4,217
Total amount of such deposits.....			<u>\$2,655,422 00</u>

Average rate of interest on deposits on which interest is paid. . .	.037
Amount of bonds and mortgages invested in during the year. . .	\$119,700 00
Amount received from bonds and mortgages paid or sold during the year.	55,350 00

56. THE PEOPLES' TRUST COMPANY, BROOKLYN.

[172 Montague street; chartered 1889.]

EDWARD JOHNSON, President.

CHARLES A. BOODY, Secretary.

DIRECTORS.

ISIDORE M. BON,
WILLIAM M. COLE,
CHARLES M. ENGLIS,
WILLIAM B. HILL,
JAMES JOURDAN,
JAMES McMAHON,
CLARENCE W. SEAMANS,
GEORGE P. TANGEMAN,

DAVID A. BOODY,
WILLIAM C. COURTNEY,
WILLIAM H. GOOD,
EDWARD JOHNSON,
ADRIAN T. KIERNAN,
HORACE J. MORSE,
HOWARD M. SMITH,

AMORY S. CARHART,
J. G. DETTMER,
EDWARD M. GROUT,
SOLOMON W. JOHNSON,
W. EUGENE KIMBALL,
HERBERT L. PRATT,
CASIMIR TAG,
WILLIAM H. ZIEGLER.

FINANCIAL.

RESOURCES.

Bonds and mortgages.	\$857,245 98
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States.	\$1,000 00	\$1,050 00	\$1,050 00
City of New York.	520,000 00	520,000 00	520,000 00
City of Brooklyn.	100,000 00	100,000 00	100,000 00
City of Jersey City.	150,000 00	166,500 00	158,250 00
Bkln. & Rock. Beach R. R.	145,000 00	145,000 00	116,000 00
Bkln. Union Gas Co.	60,000 00	67,800 00	68,550 00
Third Ave. R. R.	50,000 00	47,500 00	49,020 00
Amer. Transp'n Co.	51,708 80	5,170 00	10,000 00
Bkln. Union Elev. R.R.	3,000 00	3,300 00	3,300 00
Penn., equip. trust.	100,000 00	98,000 00	97,040 00
Hayfield & Celwein Ex. Bklyn & Rock. Beach R. R., rec. cert.	67,000 00	67,000 00	67,000 00
Seaboard Air Line Ry.	195,000 00	195,000 00	192,919 00
Chi., R. I. & Pac. R.R.	210,000 00	168,000 00	164,492 50
Missouri Pac. Ry.	100,000 00	100,000 00	99,625 00
Mo., Kan. & Tex. Ry.	58,000 00	58,000 00	57,465 82
Wheeling & Lake Erie R. R.	50,000 00	50,000 00	50,000 00
Ches. & Ohio Ry.	50,000 00	50,000 00	50,062 50
Cons. Gas Co.	50,000 00	84,000 00	93,557 50
Chi., R. I. & Pac. Ry.	100,000 00	99,500 00	99,312 50
New Ams. Gas Co.	55,000 00	60,500 00	60,703 75
People's Gas L. & Coke Co.	200,000 00	213,000 00	210,500 00
Westinghouse Elect. & Mfg. Co.	100,000 00	100,000 00	99,500 00
Jamaica Water Supply Co.	170,000 00	161,500 00	161,500 00
Southern Ry.	100,000 00	100,000 00	100,668 75
Met. Street Ry.	100,000 00	91,000 00	91,000 00
St. L., Memphis & S. E. R. R.	100,000 00	98,000 00	96,000 00
Amer. Tobacco Co.	200,000 00	230,000 00	224,095 00
U. S. Steel Corp'n.	210,000 00	201,600 00	194,837 50
St. L. & San. Fran. R. R. Atlas Portland Cement Co.	100,000 00	97,000 00	96,500 00
Co.	100,000 00	105,000 00	105,000 00
Public Service Corp'n.	100,000 00	98,000 00	97,750 00
Underground Elec. R. Rys., London.	100,000 00	98,000 00	98,250 00
Balt., Sparrows Pt. & Ches. Ry.	50,000 00	47,500 00	47,437 50

REPORT ON TRUST COMPANIES.

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Dickson Mfg. Co.	\$50,000 00	\$51,500 00	\$51,750 00
Amer. Writ. Paper Co.	50,000 00	45,000 00	43,250 00
Mex. Cent. Ry.	50,000 00	50,000 00	50,000 00
Schwarzchild & Sulzberger Co.	50,000 00	50,000 00	50,000 00
Atch., Top. & S. Fe Ry.	100,000 00	102,000 00	103,802 50
Laclede Gas Lt. Co.	30,000 00	31,500 00	31,500 00
Mason City & Fort Dodge R. R.	70,000 00	60,550 00	60,550 00
N. Y. Gas & Elect. Lt., H. & P. Co.	70,000 00	77,000 00	76,250 00
Amer. Cigar Co.	100,000 00	95,000 00	95,000 00
B'klyn & N. Y. Ferry Co.	1,500 00	1,500 00	1,500 00
Chi., Peoria & St. Louis Ry.	1,416 00	1,416 00	1,416 00
Ches. & Ohio Ry.	10,000 00	10,700 00	10,750 00
Norfolk & West'n Ry.	10,000 00	10,000 00	10,150 00
Toledo, St. L. & West'n R. R.	10,000 00	8,400 00	8,400 00
E. W. Bliss Co.	10,000 00	11,000 00	11,000 00
Amer. Malting Co.	10,000 00	10,700 00	10,700 00
Ore. Short Line.	20,000 00	19,000 00	19,400 00
St. L. & San Fran. R.R.	20,000 00	17,400 00	17,700 00
West Maryland R. R.	20,000 00	17,400 00	17,400 00
Kas. City So. Ry.	20,000 00	14,500 00	14,500 00
Citizens' Steamboat Co.	5,000 00	5,000 00	5,000 00
Nor. Pac. & Gt. Nor. Rys.	20,000 00	20,300 00	20,300 00
Jamaica & Bkn. Road Co.	5,000 00	5,600 00	5,600 00
Kas. City & Pac R. R.	10,000 00	9,600 00	9,600 00
<i>Stocks:</i>			
Consolidated Gas Co.	100,000 00	181,000 00	202,025 00
Atch., Top. & S. Fe R.R.	150,000 00	157,500 00	151,187 50
N. Y. & N. J. Teleph. Co.	140,000 00	217,000 00	183,400 00
Reading Co.	10,000 00	9,200 00	8,062 50
Mass. Gas Cos., pfd.	52,200 00	44,370 00	44,370 00
Mass. Gas Cos., com.	56,600 00	28,300 00	20,942 00
Kas. City, Ft. Scott & Mem. Ry.	100,000 00	83,000 00	77,125 00
Chi. & E. Ill. R. R.	100,000 00	133,000 00	132,500 00
Amer. Tel. & Tel. Co.	50,000 00	70,000 00	71,561 25
U. S. Title G. & Ind. Co.	20,000 00	25,000 00	26,250 00
Mortgage Bond Co.	20,000 00	24,000 00	24,000 00
Amer. Sugar Ref. Co.	100,000 00	139,000 00	139,700 00
B'klyn R. E. Exchange Shelter Isl. Heights Assn.	2,000 00	2,000 00	1,500 00
Bedford Bank investment.	10,500 00	4,200 00	4,200 00
Wallabout Bank.	15,892 58	15,892 58	15,892 58
	203,778 47	203,778 47	203,778 47
	<u>\$5,784,285 85</u>	<u>\$5,953,917 05</u>	<u>\$5,878,180 12</u>
Amount loaned on collaterals.			\$5,878,180 12
Other loans, including bills purchased.			7,486,321 15
Amount due from directors, included in loans, \$130,000.			2,587,966 09
Overdrafts.			1,203 41
Real estate.			408,579 02
Cash on deposit in banks or other moneyed institutions.			1,145,335 28
Specie.			181,575 22
United States legal tender notes and notes of national banks.			119,000 00
Cash items.			549,605 45
			<u>\$19,215,011 72</u>
Accrued interest not entered on books at date of this report as an asset.			<u>\$146,561 02</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus on book value (less current expenses and taxes paid)...	1,483,361 51
(Surplus on market value, \$1,559,098.44; surplus after charging and crediting accrued interest, \$1,649,236.96.)	
Deposits subject to check (except as stated below), not preferred	13,540,252 80
Certificates of deposit (not preferred), time, \$561,637.07; demand, \$724,996.03.....	1,286,633 10
Amount due banks and bankers.....	206,127 69
Preferred deposits, as follows:	
Due savings banks.....	\$834,252 86
Due savings and loan associations.....	12,205 96
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	730,359 89
	1,576,818 71
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends.....	\$60,484 00
Certified checks.....	52,333 91
Reserved for taxes.....	9,000 00
	121,817 91
	<u>\$19,215,011 72</u>
Accrued interest not entered on books at date of this report as a liability.....	<u>\$56,422 50</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$792,547 21
All other profits received during the year.....	42,173 27
Amount of interest paid to and credited depositors during the year	363,405 30
Amount of expenses of the institution during the year, excluding taxes.....	105,925 89
Amount of dividends on capital stock declared during the year, payable on the first day of each month.....	120,000 00
Taxes paid during the year.....	25,648 72
Amount of deposits made by order of court.....	343,633 59
Number of deposits on which interest is allowed at this date....	4,333
Total amount of such deposits.....	\$14,720,199 63
Average rate of interest on deposits on which interest is paid.....	.0271
Amount of bonds and mortgages invested in during the year...	\$1,898,037 00
Amount received from bonds and mortgages paid or sold during the year.....	<u>1,625,351 00</u>

57. POUGHKEEPSIE TRUST COMPANY, POUGHKEEPSIE.

[236 Main street; chartered 1901.]

STEPHEN G. GUERNSEY, President.

THOMAS W. BARRETT, Treasurer.

DIRECTORS.

HUDSON TAYLOR,
ADNA F. HEATON,
ROBERT H. HUNTER,
JAMES L. WILLIAMS,
ANDREW C. ZABRISKIE,
PETER H. TROY,
THOMAS W. BARRETT,
WILLIAM H. FRANK,

ISAAC W. SHERRILL,
FRANK J. LE FEVER,
J. WILSON POUCHER,
ARTHUR G. TOBEY,
GEORGE M. HINE,
HUDSON L. TAYLOR,
JOSEPH MORSCHAUER,

SAMUEL K. RUPLEY,
CHARLES W. PILGRIM,
BENJAMIN P. WAYNE,
JAS. WILLIAM HINKLEY,
EDWARD T. HULST,
CECIL E. PARKER,
C. W. H. ARNOLD,
S. G. GUERNSEY.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... **\$221,645 34**

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Balt. & Ohio, 1st.	\$10,000 00	\$9,300 00	\$9,100 00
Chic. & No. Western.	4,000 00	4,440 00	4,320 25
Chic., Mil. & St. Paul.	5,000 00	5,500 00	5,630 25
Chic., Rock I. & Pac.	10,000 00	9,450 00	9,855 17
Erie, prior lien.	5,000 00	5,050 00	4,943 75
Fairmount Coal & C. Co.	8,000 00	4,000 00	4,000 00
Fort Worth & D. C.	20,000 00	22,600 00	21,775 00
Houston, E. & W. Tex.	10,000 00	10,300 00	10,500 00
Kings County El.	20,000 00	19,200 00	18,400 00
Lehigh & W. B. Coal.	2,000 00	2,035 00	2,085 00
Mexican Government.	50,000 00	48,500 00	48,500 00
New Paltz, water.	10,000 00	10,500 00	10,500 00
People's Gas Lt. & Coke Co.	7,000 00	7,420 00	7,285 29
Rio Grande & W., 1st.	13,000 00	12,935 00	13,000 00
Susq. Conn. R. R. Co.	1,000 00	1,082 50	1,082 50
Buffalo & Susq.	24,000 00	24,000 00	23,520 00
Chic., R. I. & Pac., gen.	10,000 00	10,525 00	10,462 50
Fonda, Johnstown & Gloversville.	10,000 00	10,200 00	10,115 00
Atlantic Coast Line.	10,000 00	10,100 00	9,475 00
Erie, prior lien.	10,000 00	10,125 00	9,918 75
C., B. & Q-No. Pac., joint.	10,000 00	10,200 00	9,700 00
So. Pac.-Cent. Pac.	10,000 00	10,150 00	9,412 50
Rio. G. & W., 1st.	20,000 00	18,200 00	17,775 00
B. R. T., 1st conv.	10,000 00	9,900 00	8,500 00
Chic., R. I. & Pac.	10,000 00	7,975 00	7,887 50
Erie, gen.	10,000 00	9,400 00	9,087 50
Chic., R. I. & Pac., 1st.	10,000 00	9,537 50	9,647 50
Buffalo & Susq., n. & r.	10,000 00	10,200 00	10,102 50
St. Louis, Iron Mt. & Southern.	10,000 00	9,500 00	9,625 00
Bk'n Rap. Tran.	10,000 00	9,900 00	8,587 50
Chic., Rock Is. & Pac.	20,000 00	15,950 00	16,562 50
Southern Pac., ref.	10,000 00	9,687 50	9,762 50
Chic., Rock Is. & Pac.	10,000 00	9,537 50	9,850 00
Southern Pac., 1st ref.	10,000 00	9,687 50	9,750 00
Kanawha & Hock. Coal Co.	10,000 00	10,500 00	10,500 00
Boston & Worcester St. Ry.	10,000 00	10,300 00	10,300 00
Kanawha & Hock. Coal & C. Co.	10,000 00	10,500 00	10,500 00
Detroit United Railway.	10,000 00	9,625 00	9,400 00
W. S. Steel, sk. fd.	10,000 00	9,675 00	9,762 50
Japanese Gov't, 1st.	10,000 00	9,300 00	9,287 50
St. Louis & San Fran.	25,000 00	24,500 00	24,500 00
U. S. Steel, sk. fd.	10,000 00	9,675 00	9,825 00
St. Louis & S. Wn.	10,000 00	8,100 00	8,417 50
Oregon Short Line.	10,000 00	9,600 00	9,575 00
City of Hot Springs, So. Dak.	2,825 42	2,825 42	2,825 42
Fall River Co., So. Dak.	3,500 00	3,500 00	3,500 00
Dutchess County.	4,494 70	4,494 70	4,494 70
Dutchess County.	35,000 00	35,000 00	35,000 00
Cohoes City bd. of ed.	5,438 26	5,737 03	5,737 03
City of Cohoes.	2,671 27	2,387 30	2,387 30
Niagara Falls, sewer.	18,000 00	19,146 15	19,146 15
City of New York.	20,000 00	21,008 13	21,008 13
City of 'tica, paving.	3,562 49	3,561 68	3,561 68
<i>Stocks:</i>			
Fal kill Nat'l Bank.	500 00	800 00	800 00
Ateha, Top. & Santa Fe.	20,000 00	21,000 00	20,487 50
Erie, 1st pfd.	10,000 00	8,100 00	8,312 50
Southern Railway, pfd.	10,000 00	10,025 00	9,862 50
Erie, 1st pfd.	10,000 00	8,100 00	8,412 50
People's Gas Lt. & Coke Co.	10,000 00	10,100 00	10,487 50
Union Iron & Steel, pfd.	20,000 00	2,000 00	2,000 00
Missouri Pac. Ry., pfd.	10,000 00	10,025 00	9,912 50
	\$689 992 4	\$666,672 91	\$660,721 37

Amount loaned on collaterals.

660,721

Other loans, including bills purchased.

529,617

Amount due from directors, included in loans, \$94,741.70.

235,097

Overdrafts.

752

Due from banks, bankers and brokers.....	\$4,051 09
Real estate.....	59,218 03
Cash on deposit in banks or other moneyed institutions.....	63,343 29
Specie.....	15,952 45
United States legal tender notes and notes of national banks....	13,660 00
Cash items.....	6,209 02
Amount of assets not included under any of the above heads, viz.:	

Accrued interest entered on books at date of this report as an asset.....	\$4,235 33	4,235 33
---	------------	----------

\$1,814,503 86

Accrued interest not entered on books at date of this report as an asset.....	\$6,014 94
---	------------

LIABILITIES.

Capital stock paid in, in cash.....	\$125,000 00
Surplus on book value (less current expenses and taxes paid)....	206,872 54
(Surplus on market value, \$220,184.23; surplus after charging and crediting accrued interest, \$225,820.17).	
Deposits subject to check (except as stated below), not preferred	1,376,624 46
Certificates of deposit (not preferred), time.....	37,514 81
Amount due banks and bankers.....	26,087 35
Preferred deposits, as follows:	

Due savings banks.....	\$10,000 00
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	23,761 02
	33,761 02

Other liabilities not included under any of the above heads, viz.:

Unpaid dividends.....	\$7,500 00
Certified checks.....	207 61
Accrued interest entered on books at date of this report as a liability.....	936 07
	8,643 68

\$1,814,503 86

Accrued interest not entered on books at date of this report as a liability.....	\$379 60
--	----------

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$77,797 96
All other profits received during the year.....	4,760 17
Amount of interest paid to and credited depositors during the year	30,391 98
Amount of expenses of the institution during the year, excluding taxes.....	14,787 84
Amount of dividends on capital stock declared during the year, payable June 30 and December 30, 1905.....	15,000 00
Taxes paid during the year.....	3,469 89
Amount of deposits made by order of court.....	25,018 36
Number of deposits on which interest is allowed at this date....	1,577
Total amount of such deposits.....	\$1,112,387 09
Average rate of interest on deposits, on which interest is paid...	.0255
Amount of bonds and mortgages invested in during the year....	\$71,795 34
Amount received from bonds and mortgages paid or sold during the year.....	10,466 04

58. QUEENS COUNTY TRUST COMPANY, JAMAICA.

[372 Fulton Street; chartered 1904.]

FRANK SQUIER, President.

JOHN L. WYCKOFF, Secretary.

DIRECTORS.

LEWIS L. FOSDICK,
WM. F. WYCKOFF,
JAMES MACBETH,
WM. M. GRIFFITH,
JOHN E. BACKUS,
EDWARD L. FROST,

CHARLES F. LEWIS,
FREDERICK C. HICKS,
JAMES P. NIEMANN,
WILLIS H. YOUNG,
FRANK SQUIER,

ROBERT V. MATHEWS,
ARTHUR S. WILLDIGG,
ROBERT B. AUSTIN,
JOHN J. ROBERTS,
JAMES S. SHERMAN,
WM. J. WHEELER,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$427,300 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York.....	\$205,000 00	\$208,075 00	\$208,537 50
Reading Company.....	10,000 00	10,325 00	9,987 50
Wabash R. R., 1st.....	20,000 00	23,100 00	23,162 50
Wabash R. R., 2d.....	20,000 00	21,400 00	21,646 25
Southern R. R.....	20,000 00	24,100 00	23,225 00
Gulf & Ship Island.....	10,000 00	10,300 00	10,281 25
Balt. & Ohio R. R.....	25,000 00	25,750 00	25,396 25
Atch., Top. & Santa Fe	25,000 00	25,625 00	25,581 25
Mo., Kansas & Texas...	10,000 00	10,000 00	9,862 50
Norfolk & Western.....	10,000 00	10,200 00	10,012 50
Ches. & Ohio R. R.....	10,000 00	10,800 00	10,612 50
Northern Pac. & Gt. No.	10,000 00	10,450 00	9,768 75
C., C. & St. Louis			
R. R.....	5,000 00	5,137 50	5,081 25
Southern Pac. R. R.....	10,000 00	9,400 00	9,412 50
Thos. Ryan Brew'g Co.	5,000 00	5,200 00	5,100 00
Utica & Mohawk Valley			
R. R.....	10,000 00	10,300 00	10,150 00
Lake Shore & Mich. So.			
R. R.....	5,000 00	5,050 00	4,993 75
Seaboard Air Line.....	10,000 00	10,250 00	10,312 50
Chic., Rock Is. & Pac.	5,000 00	4,000 00	3,856 25
N. Y. Cent. & H. R. R.			
R.....	5,000 00	5,025 00	4,968 75
St. Louis, Memphis & S.			
R. R.....	5,000 00	4,800 00	4,800 00
Oregon Short Line.....	7,000 00	8,785 00	8,688 70
Wabash & Pitts. Termi-			
nal R. R., 1st.....	10,000 00	8,650 00	9,237 50
Continental Coal Co.....	10,000 00	10,350 00	10,537 50
Cinc., Ham. & Dayton,			
notes.....	10,000 00	8,800 00	9,837 50
International Paper Co.	5,000 00	5,500 00	5,506 25
Japanese Gov't.....	13,500 00	12,487 00	11,959 56
<i>Stocks:</i>			
Manhattan R. R. Co....	10,000 00	16,300 00	16,687 50
Union Pac. R. R. Co....	20,000 00	30,300 00	25,512 50
Atch., Top. & Santa Fe	10,000 00	8,900 00	8,712 50
Missouri Pac.....	20,000 00	20,000 00	21,375 00
Baltimore & Ohio.....	10,000 00	11,300 00	11,325 00
Southern R. R., pfd....	10,000 00	10,000 00	9,537 50
Denver, Rio Grande,			
pfd.....	10,000 00	8,800 00	8,762 50
Penn. R. R.....	10,000 00	14,350 00	14,200 00
	\$300,500 00	\$623,809 50	\$618,628 26

618,628 26

Amount loaned on collaterals.....

421,358 33

Other loans, including bills purchased.....

248,281 38

Amount due from directors, included in loans, \$51,353.25.

Overdrafts.....

363 27

Due from banks, bankers and brokers.....

3,942 95

Real estate.....

22,913 55

Cash on deposit in banks or other moneyed institutions.....

176,977 57

REAL ESTATE TRUST COMPANY OF NEW YORK.

585

Specie.....	\$9,911 80
United States legal tender notes and notes of national banks....	17,430 00
Amount of assets not included under any of the above heads, viz.: Furniture and fixtures.....	5,298 00
	<u>\$1,952,405 11</u>

Accrued interest not entered on books at date of this report as an asset.....	<u>\$16,841 12</u>
---	--------------------

LIABILITIES.

Capital stock paid in, in cash.....	\$500,000 00
Surplus on book value (less current expenses and taxes paid)....	153,419 59
Surplus on market value, \$158,600.83; surplus after charging and crediting accrued interest, \$175,441.95).	
Deposits subject to check (except as stated below), not preferred	1,253,902 32
Certificates of deposit (not preferred), demand.....	6,216 33
Amount due trust companies.....	1,325 47
Amount due banks and bankers.....	27,088 79
Preferred deposits, as follows:	
Due savings and loan associations.....	\$10,020 55
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	333 62
	<u>10,354 17</u>
Other liabilities not included under any of the above heads, viz.: Certified checks.....	98 44
	<u>\$1,952,405 11</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$57,703 40
All other profits received during the year.....	12,922 72
Amount of interest paid to and credited depositors during the year	18,896 92
Amount of expenses of the institution during the year, excluding taxes.....	13,922 29
Taxes paid during the year.....	230 99
Number of deposits on which interest is allowed at this date....	851
Total amount of such deposits.....	\$1,263,893 22
Average rate of interest on deposits on which interest is paid....	.02069
Amount of bonds and mortgages invested in during the year....	\$183,300 00
Amount received from bonds and mortgages paid or sold during the year.....	<u>22,200 00</u>

59. REAL ESTATE TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[30 Nassau street; chartered 1890.]

HENRY C. SWORDS, President.

H. W. REIGHLEY, Secretary.

DIRECTORS.

JAMES M. VARNUM.
HENRY LEWIS MORRIS.
CHAS. A. SCHERMERHORN.
CHARLES S. BROWN.
PERCY CHUBB.
FRANK S. WITHERBEE.
ALFRED E. MARLING.

CHARLES C. BURKE.
EDWIN A. CRUIKSHANK.
JOEL F. FREEMAN.
GEORGE G. DEWITT.
J. ROOSEVELT ROOSEVELT.
ROBERT GOELET.

LISPENARD STEWART.
CHARLES A. PEABODY.
DOUGLAS ROBINSON.
HENRY K. POMROY.
HARRISON E. GAWTRY.
F. DE PEYSTER FOSTER.

FINANCIAL.

RESOURCES.

<i>Bonds and mortgages.....</i>	<i>\$199,500 00</i>
---------------------------------	---------------------

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York.....	\$478,000 00	\$462,020 00	\$462,020 00
Bleecker St. & F. F. ex.	21,000 00	19,950 00	19,950 00
Keokuk & Des M. R.			
R., 1st.....	700 00	700 00	700 00
Long Is. R. R., gen'l....	47,000 00	47,000 00	47,000 00
Balt. & Ohio, p. lien....	100,000 00	96,000 00	96,000 00
Penn. R. R., gold loan..	35,000 00	34,125 00	33,977 75
N. Y. Cent., deb.....	100,000 00	100,000 00	100,000 00
No. Pac.-(Gt. No., joint (C., B. & Q., coll.)....	125,000 00	126,875 00	126,423 35
N. Y. Gas. El. Lt., Ht. & Pr.....	75,000 00	67,500 00	67,500 00
Lackawanna Steel, 1st..	25,000 00	26,500 00	26,285 64
Minn. & St. Louis R. R.	29,000 00	30,734 53	30,734 53
Metropolitan El. R. R., 1st.....	20,000 00	21,400 00	21,164 00
Edison Elec. Co., 1st....	13,000 00	13,390 00	13,390 00
Ches. & Ohio R. R.....	1,000 00	1,052 62	1,052 62
Bur., Cedar R. & No. R. R., 1st.....	86,200 00	86,415 50	86,415 50
Metropolitan St., ref....	50,000 00	45,000 00	45,000 00
Col. & Toledo R. R., 1st, s. f.....	8,000 00	8,160 00	8,137 06
Cent. Leather Co., 1st..	25,000 00	25,000 00	25,000 00
St. Louis & San Fran. R. R., 2d.....	28,000 00	28,420 00	28,420 00
Atch., Top. & Santa Fe, deb.....	45,000 00	45,768 70	45,768 70
Atch., Top. & Santa Fe, deb.....	20,000 00	20,263 66	20,263 66
Missouri Pac. R. R., 3d..	24,000 00	24,660 00	24,660 00
Am. Cotton Oil Co., deb.	37,000 00	36,075 00	36,075 00
Interborough R. T., gold notes.....	50,000 00	49,333 33	49,333 33
Chic. & Alton R. R., notes.....	60,000 00	60,600 00	60,600 00
Jap. Govt., 1st series...	25,000 00	23,000 00	23,000 00
Lackawanna Steel Co....	25,000 00	24,791 75	24,791 75
Peoria & Pekin Union R. R., inc.....	6,000 00	6,060 00	6,060 00
N. Y., N. H. & Hart....			
deb.....	30,000 00	11,450 00	11,450 00
Wabash R. R., 2d.....	10,000 00	10,650 00	10,650 00
<i>Stocks:</i>			
Nat'l Bank of Com- merce in N. Y.....	10,000 00	19,900 00	19,900 00
Bank of N. Y. N. B. A.	12,800 00	39,680 00	39,161 68
	<u>\$1,621,700 00</u>	<u>\$1,612,475 09</u>	<u>\$1,610,884 57</u>
Amount loaned on collaterals.....			\$1,610,884
Other loans, including bills purchased.....			6,373,400
Overdrafts.....			33,700
Cash on deposit in banks or other moneyed institutions.....			1,144
Specie.....			545,065
United States legal tender notes and notes of national banks...			227,523
Amount of assets not included under any of the above heads, viz.:			15,170
Accrued interest entered on books at date of this report as an asset.....			59,398
			<u>\$9,065,787</u>
LIABILITIES.			
Capital stock paid in, in cash.....			\$500,000
Surplus on book value (less current expenses and taxes paid)...			708,109
(Surplus on market value, \$709,699.87; surplus after charging and crediting accrued interest, \$708,109.35.)			
Deposits subject to check (except as stated below) not preferred			6,341,588
Certificates of deposit (not preferred), time, \$32,952.40; demand, \$1,385,393.86.....			1,418,346

Preferred deposits, as follows:

Due savings and loan associations.....	\$23 08	
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	66,721 14	\$66,744 22

Other liabilities not included under any of the above heads, viz.:

Unpaid dividends.....	\$25,000 00	
Reserved for taxes.....	6,000 00	31,000 00
		<u>\$9,065,787 87</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$434,012 07
All other profits received during the year.....	1,836 50
Amount of interest paid to and credited depositors during the year.....	259,792 94
Amount of expenses of the institution during the year, excluding taxes.....	57,311 58
Amount of dividends on capital stock declared during the year, payable January 2 and July 2, 1905.....	50,000 00
Taxes paid during the year.....	11,524 61
Amount of deposits made by order of court.....	69,282 95
Number of deposits on which interest is allowed at this date...	1,171
Total amount of such deposits.....	\$7,710,119 52
Average rate of interest on deposits on which interest is paid.....	.0285
Amount of bonds and mortgages invested in during the year...	\$65,000 00
Amount received from bonds and mortgages paid or sold during the year.....	63,000 00

60. ROCHESTER TRUST AND SAFE DEPOSIT COMPANY, ROCHESTER.

[25 Exchange street; chartered 1868 as the Safe Deposit Company of Rochester.]

J. MOREAU SMITH, President.

V. MOREAU SMITH, Secretary

DIRECTORS.

GEORGE ELLWANGER,
EUGENE T. CURTIS,
E. FRANK BREWSTER,
CHARLES F. BARRY,
V. MOREAU SMITH,
GEORGE WILDER,
ROBERT C. WATSON,
GEORGE C. GORDON,

J. MOREAU SMITH,
WILLIAM N. COGSWELL,
WILLIAM C. BARRY,
JOSIAH ANTICE,
WILLIAM D. ELLWANGER,
JAMES G. CUTLER,
THOMAS H. CHEW,

ROBERT M. MYERS,
FRANK A. WARD,
THOMAS J. DEVINE,
GEORGE EASTMAN,
BENJ. E. CHASE,
EUGENE H. SATTERLEE,
GEORGE W. THAYER,
J. SLOAT FASSETT.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$2,424,740 27
Stock and bond investments, viz.:	

Stocks and bonds.	Par value.	Estimated market value.	Book value.
United States.....	\$30,000 00	\$39,000 00	\$35,280 00
City of New York, ex- empt.....	300,000 00	297,000 00	315,919 79
State of New York, canal.....	250,000 00	261,250 00	261,250 00
City of New York, corp. stock.....	200,000 00	200,000 00	203,594 95
Village of Brighton...	5,778 08	5,778 08	5,778 08
Village of Nunda.....	2,000 00	2,000 00	2,000 00
City of Syracuse war...	606 55	606 55	606 55
City of Rochester, war.	35,067 34	35,067 34	35,067 34
British Consols.....	£45,000 00	191,835 00	205,128 60

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Imp. Japanese Govt.	£16,000 00	\$77,920 00	\$73,976 58
Imp. Japanese Govt.	£3,000 00	13,441 00	13,268 78
Brush Elec. Light Co.	\$83,000 00	83,000 00	83,000 00
Citizens' Lt. & Power Co.	11,500 00	11,500 00	11,500 00
Lyell Avenue Lateral Sewer	5,500 00	5,500 00	5,500 00
Roch. City & Brighton Ry.	90,000 00	95,000 00	95,000 00
Roch. Gas & Elec. Co.	195,000 00	191,100 00	189,815 13
Roch. Gas & Elec. Co.	97,000 00	97,000 00	97,000 00
Amer. Cigar Co.	140,000 00	130,900 00	132,180 46
Atlantic Ave. of Br'ty.	25,000 00	28,500 00	29,000 00
Atlantic & Bir. Ry.	25,000 00	25,250 00	25,250 00
Atlantic Coast Line Ry. Atch., Top. & Sa. Fe Ry.	50,000 00	50,750 00	48,000 00
Atch., Top. & Sa. Fe Ry.	25,000 00	25,000 00	24,843 75
Balto. & Ohio Ry.	50,000 00	51,500 00	50,562 50
Balto. & Ohio Ry.	50,000 00	46,000 00	44,125 00
Balto. & Ohio Ry.	50,000 00	49,687 50	49,687 50
Balto. & Ohio Ry.	75,000 00	69,750 00	67,553 75
Boston & Worcester St. Ry.	25,000 00	25,685 00	25,685 00
Buf. & Sus. Ry. Co.	50,000 00	50,000 00	49,750 00
Buf. & Sus. Iron Co.	10,000 00	10,000 00	9,625 00
Bur., Cedar Rapids & No. Ry.	15,000 00	15,000 00	15,000 00
Bush Term. Co.	25,000 00	22,500 00	21,250 00
Bush. Term. Co.	25,000 00	24,312 50	24,312 50
Canadian Imp. Co.	50,000 00	50,000 00	50,000 00
Central Branch Union Pac. Ry.	50,000 00	46,250 00	46,437 50
Central Pac. Ry.	25,000 00	25,250 00	24,812 50
Central Pac. Ry.	50,000 00	50,500 00	49,062 50
Central Ry. of N. J.	25,000 00	33,500 00	30,361 11
Central Vt. Ry. Co.	50,000 00	45,000 00	46,250 00
Ches. & Ohio Ry. Co.	100,000 00	108,000 00	107,868 75
Chic. Southern Ry. Co.	25,000 00	25,000 00	25,000 00
Chic. & Alton	50,000 00	40,000 00	38,687 50
Chic., Cinn. & St. Louis Ry. Co.	25,000 00	20,000 00	25,125 00
Chic. & East. Ill. Ry.	24,060 80	21,345 00	21,345 20
Chic. & East. Ill. Ry.	25,640 32	20,500 00	20,451 39
Chic., Mil. & St. Paul Ry.	85,000 00	83,300 00	88,350 00
Chic. R. Isl. & Pac. Ry.	50,000 00	40,000 00	37,500 00
Chic. R. Isl. & Pac. Ry.	25,000 00	23,250 00	23,637 50
Chic. R. Isl. & Pac. Ry.	160,000 00	168,400 00	168,600 00
Cin., Ham. & Dayton Ry.	25,000 00	22,500 00	23,625 00
Cin., Ham. & Dayton Ry.	50,000 00	50,000 00	50,000 00
Cin., New OrL. & Texas Pac.	80,000 00	77,700 00	77,741 04
Cin., Ham. & Dayton Ry.	25,000 00	20,500 00	20,500 00
Cinn. No. Ry.	43,000 00	40,615 00	40,615 00
Clev., Cin., Chic. & St. Louis	50,000 00	51,000 00	45,781 25
Clev., Lorain & Wheel- ing.	25,000 00	28,500 00	27,250 00
Colorado Southern Ry. Co.	25,000 00	22,500 00	22,968 75
Det., Tol. & Ironton Ry. Co.	50,000 00	50,000 00	50,000 00
Dominion Coal Co.	40,000 00	40,800 00	39,117 15
Erie Ry. Co.	10,000 00	38,000 00	37,400 00
Erie Ry. Co.	50,000 00	50,500 00	46,562 50
Fla. West Shore Ry.	50,000 00	50,000 00	50,000 00
Fonda, Johnstown & Gloversville Ry.	50,000 00	48,500 00	47,750 00
Fonda, Johnstown & Gloversville Ry.	25,000 00	24,500 00	26,375 00
Ft. Worth & Rio Grande Ry.	30,000 00	27,000 00	25,350 00
Erie Ry. Co.	4,000 00	4,000 00	4,000 00
Gen'l Rubber Co.	50,000 00	48,000 00	48,000 00
Georgia Midland Ry. Co.	25,000 00	18,500 00	18,500 00
Gulf & Ship Is. Ry.	35,000 00	35,700 00	34,962 72
Hocking Valley Ry.	50,000 00	50,000 00	50,000 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Houston East & West Ry.	\$50,000 00	\$51,375 00	\$52,500 00
Imperial Rolling Stock Co.	53,000 00	52,621 00	52,621 00
Imperial Rolling Stock Co.	2,000 00	2,000 00	2,000 00
Interboro Rap. Trans. Co.	100,000 00	98,500 00	98,500 00
Int. Steam Pump Co.	50,000 00	52,000 00	51,125 00
Ind. Decatur & West. Ry.	20,000 00	21,800 00	21,516 67
Internat'l & Gt. No. Ry.	50,000 00	48,500 00	48,000 00
Iowa Central Ry.	25,000 00	21,750 00	21,812 50
Kanawha & Hocking Coal & C. Co.	100,000 00	105,000 00	104,000 00
Kanawha & Mich. Ry. Co.	24,000 00	23,640 00	23,220 00
Kans. City, Ft. Scott & Memphis Ry.	50,000 00	50,000 00	50,000 00
Kans. City, Ft. Scott & Memphis Ry.	75,000 00	64,687 00	64,281 25
Kans. City Ry. & Lt. Co.	50,000 00	46,350 00	46,350 00
Kans. City Ry. & Lt. Co.	50,000 00	49,500 00	49,500 00
Lackawanna Steel Co.	65,000 00	65,000 00	65,000 00
Lehigh Valley Coal Co.	10,000 00	11,400 00	10,300 00
Long Island Ry Co.	25,000 00	25,250 00	25,125 00
Louis. & Nash. Ry.	75,000 00	73,500 00	72,500 00
Mason City & Ft. Dodge Ry.	50,000 00	43,250 00	43,250 00
Metropolitan St. Ry. Co.	25,000 00	28,750 00	30,000 00
Metropolitan St. Ry. Co.	25,000 00	28,750 00	30,000 00
Metropolitan St. Ry. Co.	50,000 00	44,500 00	44,500 00
Minn., St. Paul & Sub. Ry.	30,000 00	32,700 00	32,045 83
Minn., St. Paul & S. S. Marie Ry.	25,000 00	25,625 00	24,312 50
Minn. & St. Louis Ry. Co.	25,000 00	24,250 00	24,187 50
Min. St. Ry. & St. Paul City Ry.	25,000 00	26,750 00	25,000 00
Missouri, Kans. & Tex. Ry.	21,000 00	21,000 00	21,000 00
Mo. Pac. Ry.	50,000 00	50,000 00	50,000 00
Mo. Pac. Ry.	10,000 00	9,450 00	9,475 00
Mobile & Ohio Ry. Co.	50,000 00	50,000 00	50,000 00
Monongahela Riv. Coal & Coke Co.	17,000 00	17,000 00	17,000 00
Nassau Elec. Ry. Co.	25,000 00	22,500 00	21,125 00
New Or. & Gt. No. Ry.	22,500 00	22,500 00	22,500 00
N. Y. Central & H. Riv. Ry.	50,000 00	45,625 00	44,750 00
N. Y. Central & H. Riv. Ry.	43,000 00	43,000 00	42,842 09
N. Y. Central & H. Riv. Ry.	75,000 00	67,500 00	72,826 25
N. Y. & Jersey Ry Co.	54,000 00	52,920 00	50,905 00
N. Y. Gas, Elec. L. & P. Co.	25,000 00	22,625 00	23,786 11
N. Y., Sus. & West. Ry.	36,000 00	39,600 00	39,195 00
Niagara Falls Power Co.	25,000 00	25,800 00	25,812 50
Norfolk & West Poe. Coal Co.	50,000 00	47,500 00	47,666 94
No. Pac. Gt. No. Ry.	125,000 00	126,250 00	120,752 50
Ohio Riv. Ry.	25,000 00	27,750 00	27,625 00
Ontario Power Co.	50,000 00	50,000 00	47,500 00
Oneonta, Cooperstown & Richfield Spgs.	250,000 00	250,000 00	250,000 00
Oregon Short Line Ry.	50,000 00	48,000 00	47,835 01
Pfandler Cos.	50,000 00	50,000 00	50,000 00
Pitts., Shawmut & No. Ry., car tr.	16,000 00	16,000 00	16,000 00
Pressed Steel Car Cos.	30,000 00	30,000 00	30,000 00
Penn. Ry. Co., war.	7,500 00	7,500 00	7,500 00
Penn. Ry. Co., conv.	40,000 00	39,600 00	40,000 00
Peoria & Pekin Term. Ry.	16,000 00	16,360 00	16,360 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Pere Marquette Ry....	\$25,000 00	\$25,000 00	\$25,000 00
Pere Marquette Ry....	50,000 00	42,500 00	46,000 00
Pitts. Coal Co.....	35,000 00	35,000 00	35,000 00
Pitts. Term. Ry. & Coal Co.....	75,000 00	81,000 00	79,875 00
Pneumatic Signal Co..	35,000 00	35,000 00	35,000 00
Raleigh & Southport Ry Co.....	50,000 00	47,500 00	47,500 00
Reading Co. & Phil. & Reading Co.....	50,000 00	51,000 00	47,660 00
Republic of Cuba.....	35,000 00	36,450 00	34,172 27
Richmond & Mecklen- burg Ry.....	30,000 00	29,400 00	27,612 50
Rio Gd. & West. Ry..	50,000 00	45,500 00	44,937 50
San Antonio & Aransas Pass.....	50,000 00	45,000 00	44,500 00
Schwarzchild & Sulz- berger Co.....	50,000 00	50,000 00	50,000 00
Seaboard Air Line Ry.	50,000 00	50,000 00	50,000 00
Seaboard Air Line (Atl. & Bir. Ry.).....	75,000 00	70,500 00	69,875 00
Seattle, Wash., Cedar River, s. f. war.....	25,000 00	26,625 00	26,625 00
Second Ave. Ry.....	25,000 00	28,500 00	28,812 50
Southern Pac. Ry. Co.	175,000 00	170,000 00	169,593 75
Southern Pac. Ry. Co.	25,000 00	25,500 00	25,500 00
Southern Pac. Ry. Co.	50,000 00	47,000 00	45,600 00
Southern Ry. Co.....	25,000 00	25,218 00	25,218 75
Southern Ry. Co.....	25,000 00	30,000 00	27,406 25
St. Louis, Iron Mt. & So.....	75,000 00	70,500 00	68,968 75
St. Louis, Memphis & So. E.....	50,000 00	48,687 50	48,687 50
St. Louis & San Fr. Ry. Co.....	25,000 00	25,000 00	25,000 00
St. Louis & San Fr. Ry. Co.....	50,000 00	47,000 00	45,943 75
St. Louis & San Fr. Ry. Co.....	92,000 00	80,960 00	81,304 38
Staten Isl. Ry.....	25,000 00	24,500 00	24,500 00
Est. of G. Swift.....	100,000 00	99,500 00	99,500 00
Tex. & Pac. Ry.....	24,000 00	24,000 00	24,000 00
Toledo Ry. & Term Co.	25,000 00	25,750 00	25,750 00
Underg. Elec. Ry. Co., London.....	50,000 00	48,250 00	48,687 50
U. S. of Mexico.....	75,000 00	69,750 00	69,750 00
U. S. Rubber Co.....	30,000 00	30,000 00	30,000 00
Utah Central Ry. Co..	30,000 00	28,500 00	28,620 42
Vera Cruz & Pac. Ry..	50,000 00	50,750 00	50,000 00
Wabash Ry. Co.....	50,000 00	49,250 00	49,250 00
Wabash Ry. Co.....	103,000 00	103,600 00	103,604 16
Wabash Ry. Co.....	27,000 00	27,000 00	27,000 00
Weatherford Mineral Wells.....	25,000 00	26,500 00	26,187 50
West. Pac. Ry. Co.....	50,000 00	47,368 00	47,368 06
West. Union Tel. Co..	50,000 00	55,000 00	51,455 00
West Shore Ry.....	25,000 00	27,250 00	25,000 00
West Shore Ry.....	25,000 00	27,250 00	28,030 55
Wheeling & Lake Erie.	50,000 00	46,000 00	45,092 50
Wheeling & Lake Erie.	50,000 00	50,000 00	52,125 00
N. Y., O. & West. Ry.	50,000 00	52,500 00	52,555 00
<i>Stocks:</i>			
Am. Exch. Nat'l Bank.	10,000 00	27,700 00	15,100 00
Am. Sugar Ref. Co. pfd.	12,000 00	16,560 00	13,300 00
Bank of America.....	2,000 00	10,800 00	5,912 00
Atch., Top. & Sa. Fe Ry. pfd.....	10,000 00	10,400 00	9,462 50
Buf. & Sus. Ry. Co. pfd.	20,000 00	16,800 00	17,800 00
Buf. & Sus. Ry. Co.....	33,000 00	22,687 50	22,687 50
Columbia Trust Co.....	2,000 00	4,100 00	4,100 00
Nat'l Bank of Com.....	6,300 00	12,600 00	11,620 00
Chic. & Gt. West.....	20,000 00	17,500 00	17,675 00
Chic. Mil. & St. Paul.	20,000 00	35,800 00	35,975 00
Erie Ry. Co., 1st pfd..	50,000 00	40,000 00	41,612 50
Gt. North. Ry. pfd....	12,000 00	33,600 00	28,306 25
Kans. City, Ft. Scott & Memph. pfd.....	50,000 00	41,250 00	41,250 00
Lawyers' Title Ins. Co.	10,000 00	32,000 00	32,500 00
Louis. & Nash. Ry....	20,000 00	30,000 00	25,691 50
North. Pac. Ry.....	11,500 00	23,000 00	20,583 00
Penn. Ry. Co.....	52,600 00	74,692 00	64,454 30

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
South. Pac. Ry., pfd..	\$50,000 00	\$60,000 00	\$58,812 50	
South. Pac. Ry., pfd..	30,000 00	30,000 00	26,475 00	
Stromberg-Carlson Mfg. Co.....	13,500 00	17,082 50	17,082 50	
Temple Iron Co.....	100,000 00	102,500 00	102,500 00	
W. U. Teleg. Co.....	10,000 00	9,300 00	7,937 50	
Union Pac. Ry. Co., com.....	50,000 00	72,812 50	72,812 50	
		<u>\$9,069,613 97</u>	<u>\$9,002,520 41</u>	
Amount loaned on collaterals.....				\$9,002,520 41
Amount due from directors, included in loans, \$258,512.50.				7,102,366 10
Real estate.....				397,128 54
Cash on deposit in banks or other moneyed institutions.....				597,931 21
Specie.....				279,043 12
United States legal tender notes and notes of national banks....				39,500 00
Cash items.....				101,247 37
Amount of assets not included under any of the above heads, viz.: Accrued interest entered on books at date of this report as an asset.....				161,659 10
				<u>\$20,106,136 12</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$200,000 00
Surplus on book value (less expenses and taxes paid).....	1,001,300 56
(Surplus on market value, \$1,068,394.12; surplus after charging and crediting accrued interest, \$1,068,394.12)	
Deposits subject to check (except as stated below), not preferred	17,347,200 84
Certificates of deposit (not preferred), demand.....	34,537 52
Amount due banks and bankers.....	181,238 68
Preferred deposits, as follows:	
Due savings banks.....	\$148,677 69
Due savings and loan associations.....	16,458 24
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	925,331 73
Deposits preferred because of pledge of part of trust company assets.....	250,000 00
	<u>1,340,467 66</u>
Other liabilities not included under any of the above heads, viz.: Certified checks.....	1,390 86
	<u>\$20,106,136 12</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$819,606 67
All other profits received during the year.....	113,786 84
Amount of interest paid to and credited depositors during the year	686,615 30
Amount of expenses of the institution during the year, excluding taxes.....	42,026 51
Amount of dividends on capital stock declared during the year, payable January, April, July and October, 1905.....	24,000 00
Taxes paid during the year.....	19,863 07
Amount of deposits made by order of court.....	1,910 06
Number of deposits on which interest is allowed at this date....	11,887
Total amount of such deposits.....	\$18,735,396 28
Average rate of interest on deposits on which interest is paid....	.0363
Amount of bonds and mortgages invested in during the year....	\$650,038 17
Amount received from bonds and mortgages paid or sold during the year.....	131,639 13

61. SALAMANCA TRUST COMPANY, SALAMANCA.

[Main street; chartered 1902.]

EDWARD B. VREELAND, President.

W. H. HAZARD, Cashier.

DIRECTORS.

EDWARD B. VREELAND,
 DWIGHT F. RUNDELL,
 ALBERT T. FANCHER,
 CHARLES F. HESS,
 JOHN C. KRIEGER,
 TINT CHAMPLIN,
 ARTHUR D. BEDELL,

CHARLES M. DOW,
 CHARLES R. GIBSON,
 ADELBERT E. DARROW,
 WILLIAM S. MORTON,
 EDWARD F. NORTON,
 JAMES W. MULCAHY,
 THOMAS STONE BELL,
 WILLIAM H. HAZARD.

JAMES G. JOHNSON,
 LYMAN L. DECK,
 EDWARD BOLARD,
 MORTIMER A. JAQUAY,
 EDWARD E. FITZGERALD,
 CAREY D. DAVIE,
 DAVID H. ANDREW,

FINANCIAL.**RESOURCES.**

Bonds and mortgages..... \$88,167 59
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York.....	\$40,000 00	\$40,800 00	\$41,022 13
British Consols.....	20,000 00	18,200 00	18,937 50
<i>Stocks:</i>			
Road & Kenmore Land Co.....	2,000 00	2,000 00	1,040 37
	<u>\$62,000 00</u>	<u>\$61,000 00</u>	<u>\$61,000 00</u>

61,000 00

Amount loaned on collaterals..... 82,398 60
 Other loans, including bills purchased..... 250,266 00

Amount due from directors, included in loans, \$43,304.89.

Overdrafts..... 5 01
 Due from banks, bankers and brokers..... 700 46
 Real estate..... 6,696 72
 Cash on deposit in banks or other moneyed institutions..... 101,462 69
 Specie..... 17,885 33
 United States legal tender notes and notes of national banks.... 12,995 00
 Cash items..... 21 00

Amount of assets not included under any of the above heads, viz.:

Furniture and fixtures..... \$3,000 00
 Judgments..... 1,904 42

4,904 42

\$626,502 82

Accrued interest not entered on books at date of this report as an
 asset..... \$1,800 00

LIABILITIES.

Capital stock paid in, in cash..... \$100,000 00
 Surplus on book value (less current expenses and taxes paid).... 26,486 63

(Surplus on market value, \$27,289.93; surplus after charging
 and crediting accrued interest, \$26,989.93.)

Deposits subject to check (except as stated below), not preferred 278,962 64
 Certificates of deposit (not preferred), demand..... 186,889 25

Amount due banks and bankers..... 134 59

Preferred deposits, as follows: Due as executor, administrator,
 guardian, receiver, trustee, committee or depository..... 33,699 60

Other liabilities not included under any of the above heads, viz.:

Unpaid dividends..... \$36 00
 Certified checks..... 294 09

330 09

\$626,502 82

Accrued interest not entered on books at date of this report as a
 liability..... \$2,100 00

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$25,464 21
All other profits received during the year.....	1,637 99
Amount of interest paid to and credited depositors during the year.....	7,177 04
Amount of expenses of the institution during the year, excluding taxes.....	8,523 21
Amount of dividends on capital stock declared during the year, payable January and July, 1905.....	6,000 00
Taxes paid during the year.....	1,385 58
Amount of deposits made by order of court.....	33,699 60
Number of deposits on which interest is allowed at this date....	1,069
Total amount of such deposits.....	\$236,910 17
Average rate of interest on deposits on which interest is paid.....	.0275
Amount of bonds and mortgages invested in during the year....	\$28,805 00
Amount received from bonds and mortgages paid or sold during the year.....	27,248 92

62. SCHENECTADY TRUST COMPANY, SCHENECTADY.

[320 State street; chartered 1902.]

SAMUEL M. HAMILL, President.

EVANS S. KELLOGG, Secretary.

DIRECTORS.

CHARLES T. BARNEY,
FRED. L. ELDRIDGE,
EARLE FURMAN,
HUGH H. HAMILL,
RANDALL J. LE BOEUF,
WILLIAM B. RANDALL,
JAMES A. VAN VOAST,
JOSEPH W. SMITLEY,
CHARLES F. VEEDER,

CHARLES G. BRIGGS,
JAMES P. FELTON,
JULIAN M. GERARD,
GEORGE P. HILTON,
J. R. LOVEJOY,
E. WILBUR RICE, JR.,
CHAS. L. WHITMYRE,
CHARLES B. DENNY,

HENRY S. DE FOREST,
JACOB S. FRIEDMAN,
SAMUEL M. HAMILL,
EDWARD E. KRIEGSMANN,
JOHN N. PARKER,
GERARDUS SMITH,
JAMES W. YELVERTON,
WILBUR C. FISK,
HORACE G. YOUNG.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$210,325 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
State of New York....	\$25,000 00	\$26,125 00	\$26,125 00
City of New York, corp.	150,000 00	148,500 00	150,449 80
City of Schenectady, cts.	101,784.22	101,784 22	98,693 75
City of Schenectady, notes.	2,233 51	2,233 51	2,233 51
County of Schenectady, notes.	27,600 00	27,600 00	27,600 00
Rotterdam, N. Y.	300 00	300 00	300 00
Clifton Park, N. Y.	3,500 00	3,517 50	3,517 50
Imp. Japanese, 2d series	50,000 00	48,645 00	46,200 00
Imp. Japanese, 1st series	50,000 00	44,731 00	43,963 75
At. Coast-Line (L. & N. coll.)	75,000 00	70,714 00	71,062 50
Chic. Burl. & Quincy, joint.	50,000 00	49,875 00	48,981 25
Louis.-Nash. & So. Ry., joint.	30,000 00	28,650 00	27,718 75
New Orleans Terminal, 1st mtg.	50,000 00	46,500 00	47,062 50
Seaboard Air Line (Atlanta & Birmingham div.)	25,000 00	23,603 00	23,687 50
St. L. I. Mt. & So. (Riv. & Gulf div.), 1st mtg.	25,000 00	23,521 00	22,937 50

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
St. L., Mem. & S. E.....	\$50,000 00	\$48,563 00	\$48,687 50
Wabaab, Pittsb. Term'l, 1st mtg.....	50,000 00	42,834 00	45,500 00
West Md. Ry.....	50,000 00	42,500 00	45,406 25
Wheeling & Lake Erie, 1st con.....	30,000 00	25,900 00	27,806 25
Wheeling & Lake Erie, eqp. s. f.....	20,000 00	19,500 00	20,000 00
Elec. Sec. Corp. (coll. tr., 1st series).....	25,000 00	25,000 00	24,250 00
Elec. Sec. Corp. (coll. tr., 2d series).....	25,000 00	25,000 00	24,250 00
Elec. Sec. Corp. (coll. tr., 3d series).....	25,000 00	25,000 00	24,250 00
Intern'l Traction, coll. tr.....	50,000 00	40,000 00	41,500 00
Schenectady Ry., 1st con.....	50,000 00	51,250 00	48,600 00
So. Jersey Gas & Elec. & T. 1st mtg.....	25,000 00	25,750 00	25,000 00
Amer. Cigar Co. (guar. note A).....	11,000 00	10,102 00	10,285 00
Amer. Cigar Co. (guar. note B).....	14,000 00	12,787 00	13,020 00
Bush. Terminal, 1st mtg.....	25,000 00	23,000 00	22,050 00
<i>Stocks:</i>			
Electrical Securities Corp., pfd.....	19,800 00	18,810 00	16,653 50
	<u>\$1,135,217 73</u>	<u>\$1,082,295 23</u>	<u>\$1,077,791 81</u>
Amount loaned on collaterals.....			\$1,077,791 81
Other loans, including bills purchased.....			744,061 00
Amount due from directors, included in loans, \$38,585.			805,452 90
Overdrafts.....			984 47
Due from banks, bankers and brokers.....			1,000 00
Real estate.....			40,000 00
Cash on deposit in banks or other moneyed institutions.....			489,608 38
Specie.....			59,241 23
United States legal tender notes and notes of national banks....			30,660 00
Cash items.....			14,166 01
Amount of assets not included under any of the above heads, viz:			
Accrued interest entered on books at date of this re- port as an asset.....		\$20,186 15	
Stock transfer stamps.....		186 00	
			<u>20,372 15</u>
			<u>\$3,493,662 95</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$250,000 00
Surplus on book value (less current expenses and taxes paid)....	173,564 84
(Surplus on market value, \$183,068.26; surplus after charging and crediting accrued interest, \$183,068.26.)	
Deposits subject to check (except as stated below), not preferred	2,694,985 10
Certificates of deposit (not preferred), demand.....	25,738 23
Amount due trust companies.....	230,000 00
Amount due banks and bankers.....	10,526 02
Preferred deposits, as follows:	
Due savings banks.....	\$51,209 60
Due savings and loan associations.....	2,807 85
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	2,591 72
Deposits preferred because of pledge of part of trust company assets.....	25,000 00
	<u>81,609 17</u>

Other liabilities not included under any of the above heads, viz.:

Unpaid dividends.....	\$7,500 00	
Certified checks.....	1,527 91	
Reserved for taxes.....	2,277 27	
Accrued interest entered on books at date of this report as a liability.....	15,934 41	
		\$27,239 59
		<u>\$3,493,662 95</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$165,416 58
All other profits received during the year.....	16,032 86
Amount of interest paid to and credited depositors during the year.....	73,390 77
Amount of expenses of the institution during the year, excluding taxes.....	25,182 50
Amount of dividends on capital stock declared during the year, payable June 30 and December 31, 1905.....	15,000 00
Taxes paid during the year.....	4,278 91
Amount of deposits made by order of court.....	24,308 34
Number of deposits on which interest is allowed at this date....	2,720 00
Total amount of such deposits.....	2,562,223 60
Average rate of interest on deposits on which interest is paid....	.0256
Amount of bonds and mortgages invested in during the year...	\$156,300 00
Amount received from bonds and mortgages paid or sold during the year.....	53,975 00

63. SECURITY TRUST COMPANY OF ROCHESTER, ROCHESTER.

[103 East Main street; chartered 1892.]

EDWARD HARRIS, President.

FRANK M. ELLERY, Secretary.

DIRECTORS.

JAMES S. WATSON,
E. S. ETTENHEIMER,
WILLIAM E. WERNER,
CARL F. LOMB,
GRANGER A. HOLLISTER,
JULIUS M. WILE,
CHARLES STERN,

RUFUS A. SIBLEY,
GEORGE EASTMAN,
CHARLES M. EVEREST,
HENRY A. STRONG,
HIRAM W. SIBLEY,
JOSEPH T. ALLING,
J. WARREN CUTLER,

EDWARD HARRIS,
THOMAS W. FINUCANE,
ALBERT O. FENN,
ALEX. M. LINDSAY,
ALBERT H. HARRIS,
RUFUS K. DRYER,
GEO. W. HAM.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... **\$419,150 00**
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Atlantic Coast Line...	\$50,000 00	\$50,700 00	\$50,900 00
Atlantic Coast Line (L. & N. coll.).....	40,000 00	38,000 00	38,300 00
Atlantic Coast Line, conv. deb.....	25,000 00	24,000 00	24,000 00
American Tobacco.....	40,000 00	46,000 00	44,800 00
City of New York....	50,000 00	50,000 00	50,000 00
City of Rochester....	50,000 00	50,000 00	51,000 00
Rochester West Side Sewer.....	45,500 00	31,800 00	38,000 00
American Tel. & Tel...	70,000 00	69,500 00	70,100 00
At. & West Point, deb.	15,000 00	15,300 00	15,300 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Balt. & Ohio, S. W.	\$50,000 00	\$45,700 00	\$45,400 00
Balt. & Ohio, P., L. E. & W. Va.	41,000 00	40,200 00	40,500 00
Bangor & Aroostook R. R.	50,000 00	47,500 00	47,500 00
Brush Electric Light	50,000 00	50,000 00	50,000 00
Canadian Improvem't.	50,000 00	50,000 00	50,000 00
Chicago & Alton	135,000 00	109,600 00	115,900 00
Chi. Burl. & Q. R. R. (Ill. div.)	100,000 00	94,500 00	93,500 00
Chi. Burl. & Q. R. R.	40,000 00	42,500 00	42,500 00
Chi. & Gt. Western	30,000 00	30,000 00	30,000 00
Chi. & Gt. Western, deb.	20,000 00	17,300 00	18,300 00
Chi. & R. I. Ry.	100,000 00	99,700 00	99,700 00
Chi., R. I. & Pac. Ry.	80,000 00	63,800 00	66,100 00
Chi., Wis. & Minn.	25,000 00	28,500 00	27,000 00
Ches. & Ohio	3,000 00	3,000 00	3,000 00
C., C. & St. L. equip.	50,000 00	50,000 00	50,000 00
Dominion Coal Co.	40,000 00	39,600 00	39,600 00
Detroit So. (O. So. div.)	25,000 00	23,200 00	22,700 00
Detroit, Toledo & Iron- ton	57,000 00	43,100 00	41,600 00
Erie, consols.	50,000 00	66,700 00	71,000 00
Erie & Pennsylvania	40,000 00	38,200 00	37,600 00
Flint & Pere Marquette	40,000 00	46,800 00	42,900 00
General Electric Co.	25,000 00	22,700 00	22,000 00
Houston, E. & W. Texas	35,000 00	36,400 00	31,600 00
Interboro Rapid Tran- sit Ry.	50,000 00	49,200 00	49,200 00
Kan. City, Ft. Scott & Mem. R. R.	50,000 00	50,100 00	50,100 00
Kings County Elevated	50,000 00	48,000 00	46,500 00
Leh. & W'barre Coal	25,000 00	25,500 00	25,500 00
Mason City & Ft. Dodge R. R.	50,000 00	43,200 00	43,200 00
Mar., H. & Ontonagon	2,000 00	2,300 00	2,300 00
Met. St. Ry., Kan. City	31,000 00	31,300 00	32,100 00
Milwaukee, Lake W.	25,000 00	27,700 00	27,200 00
Minn. & St. Louis	20,000 00	22,900 00	22,900 00
Monongahela River R. R.	3,000 00	3,100 00	3,100 00
Missouri Pacific	90,000 00	98,600 00	98,700 00
Mobile & Ohio, equip.	50,000 00	50,000 00	49,700 00
Mo. & Ohio (Mont. div.)	10,000 00	11,500 00	10,000 00
Nash., C. & St. Louis	25,000 00	27,700 00	25,500 00
Nash., Flor. Sheffield	25,000 00	29,000 00	29,000 00
New Orleans, Edison	25,000 00	26,200 00	24,900 00
New Orleans Ry. & Light	40,000 00	36,000 00	40,300 00
New York Cent. (L. S.)	100,000 00	90,000 00	93,000 00
N. Y. & Westchester Lt. Co.	50,000 00	46,200 00	46,200 00
Nipe Bay Co.	50,000 00	50,000 00	50,000 00
Northern Pacific	31,000 00	32,500 00	32,500 00
Nor. & West'n (P. Coke)	20,000 00	18,700 00	18,700 00
Oregon Short Line	50,000 00	48,000 00	48,500 00
Pennsylvania, conv.	25,000 00	25,800 00	23,700 00
Penna. Steel, equip's.	50,000 00	49,300 00	49,300 00
Pittsburg Term. Coal Co.	25,000 00	27,300 00	27,300 00
Public Service Corpor'n	40,000 00	38,800 00	38,800 00
Panama Ry.	41,000 00	43,000 00	43,000 00
Pere Marquette	25,000 00	22,800 00	21,800 00
Pere Marquette, equip.	25,000 00	24,900 00	24,900 00
R. R. Securities Co.	50,000 00	48,000 00	45,300 00
Rio Grande Junction	13,000 00	14,300 00	13,300 00
Rio Grande Western	25,000 00	22,600 00	23,700 00
Rochester Gas. & El.	5,000 00	5,000 00	5,000 00
Rochester Gas & El., 2d	110,000 00	107,800 00	106,500 00
Rochester Ry. & Light	2,400 00	2,200 00	2,200 00
Saginaw Valley Traction	35,000 00	35,700 00	35,700 00
St. L., Iron Mt. & South'n	45,000 00	41,900 00	37,800 00
St. L., Iron (Mt., R. & Glf)	50,000 00	47,400 00	46,800 00
St. L. & San Francisco, 2d	9,000 00	9,000 00	9,300 00
St. L. & San Francisco	37,000 00	44,000 00	42,200 00
St. L. & San Francisco, ref.	50,000 00	43,000 00	44,200 00

and bonds.	Par value.	Estimated market value.	Book value.
Air Line.....	\$66,000 00	\$66,900 00	\$66,200 00
Ann. & Mani.			
xt.).....	48,400 00	50,400 00	50,400 00
Pacific.....	86,000 00	84,200 00	84,200 00
Pacific, ref.....	50,000 00	47,500 00	48,300 00
e. Ry.....	19,000 00	18,000 00	18,000 00
t., Traction.....	20,000 00	20,400 00	19,800 00
sific.....	50,000 00	52,500 00	52,500 00
bber.....	75,000 00	75,000 00	74,300 00
g. S. & P.			
ens.....	10,000 00	11,000 00	11,000 00
Car. Chemical.	50,000 00	50,000 00	49,000 00
coll.....	50,000 00	50,000 00	49,900 00
equip.....	100,000 00	100,000 00	100,000 00
& Pgh. Ter-			
ford.....	50,000 00	43,200 00	43,500 00
& N. W. R. R.			
Maryland.....	20,000 00	20,900 00	20,900 00
n Central.....	25,000 00	21,500 00	22,800 00
Pacific.....	40,000 00	37,200 00	35,100 00
& Lake Erie.	50,000 00	46,500 00	46,500 00
onnolls.....	25,000 00	22,700 00	22,600 00
anese Gov't.....	48,500 00	43,300 00	45,800 00
Mexico.....	50,000 00	49,800 00	46,200 00
	40,000 00	37,000 00	37,600 00
& Cable.....	20,000 00	18,000 00	19,800 00
Tel. Co., N.J.	4,600 00	2,700 00	2,700 00
op. & St. Fe.			
	20,000 00	21,000 00	20,500 00
Trust Co.....	2,500 00	13,200 00	3,700 00
Nat'l Bank.....	100 00	4,300 00	4,000 00
l. & St. Paul.			
	10,000 00	18,800 00	17,500 00
o. West'n.....	11,500 00	25,600 00	17,600 00
sted Gas Co.....	10,900 00	19,700 00	20,000 00
Kodak Co.....			
	38,800 00	44,600 00	34,700 00
Electric Co.....	20,000 00	35,400 00	33,400 00
Ry. & Bank.....	5,000 00	13,000 00	8,500 00
ck Telegraph.	10,000 00	12,000 00	12,000 00
Companies, pfd	30,000 00	10,500 00	10,500 00
ialer Linotype			
	11,000 00	22,000 00	18,900 00
nd. Block.....	15,000 00	15,000 00	14,200 00
mp. Elect. Co.,			
	12,500 00	7,500 00	7,500 00
l. Ry. & Lt.			
d.....	9,700 00	8,300 00	10,600 00
& H. R. R. R.	10,000 00	15,300 00	13,000 00
k Trust Co.....	5,000 00	36,000 00	20,000 00
ania Ry.....	26,650 00	38,300 00	36,600 00
quette, pfd.....	20,000 00	11,000 00	15,000 00
	10,000 00	24,600 00	20,200 00
Pacific, pfd.....	20,000 00	23,500 00	22,700 00
ruit Co.....	20,000 00	20,600 00	21,700 00
	<u>\$4,372 050 00</u>	<u>\$4,393,700 00</u>	<u>\$4,330,600 00</u>
t loaned on collaterals.....			\$4,330,600 00
oans, including bills purchased.....			4,009,125 46
unt due from directors, included in loans, \$116,000.			952,735 96
om banks, bankers and brokers.....			220,646 75
tate.....			100,000 00
i deposit in banks or other moneyed institutions.....			549,791 28
			93,872 68
States legal tender notes and notes of national banks....			64,710 00
ems.....			52,231 32
			<u>\$10,792,863 45</u>
d interest not entered on books at date of this report as an			\$60,766 95

LIABILITIES.

Capital stock paid in, in cash.....	\$200,000 00
Surplus on book value (less current expenses and taxes paid)....	385,092 39
(Surplus on market value, \$448,192.39; surplus after charging and crediting accrued interest, \$479,626.34.)	
Deposits subject to check (except as stated below), not preferred	9,654,214 87
Certificates of deposit (not preferred), demand.....	161,434 27
Amount due banks and bankers.....	64,334 76
Preferred deposits, as follows:	
Due savings and loan associations.....	\$6,667 17
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	317,909 74
	324,576 91
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends.....	\$90 00
Certified checks.....	3,120 25
	3,210 25
	<u>\$10,792,863 45</u>
Accrued interest not entered on books at date of this report as a liability.....	
	<u>\$29,333 00</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$426,239 40
All other profits received during the year.....	57,901 33
Amount of interest paid to and credited depositors during the year	337,030 42
Amount of expenses of the institution during the year, excluding taxes.....	46,079 55
Amount of dividends on capital stock declared during the year, payable February 1, May 1, August 1, and November 1, 1905.	20,000 00
Taxes paid during the year.....	11,295 36
Amount of deposits made by order of court.....	10,425 63
Number of deposits on which interest is allowed at this date..	8,420
Total amount of such deposits.....	9,461,859 00
Average rate of interest on deposits on which interest is paid.	.036
Amount of bonds and mortgages invested in during the year...	\$52,000 00
Amount received from bonds and mortgages paid or sold during the year.....	131,139 00

64. SECURITY TRUST COMPANY OF TROY, TROY.

[Corner Fourth and Grand streets; chartered 1902.]

SEYMOUR VAN SANTVOORD, President.

FRANK E. NORTON, Secretary.

DIRECTORS.

E. K. BETTS,
C. V. COLLINS,
WILLIAM H. FREAR,
FRANK E. HOWE,
JOSEPH J. MURPHY,
JAMES K. P. PINE,
GEORGE A. STONE,
C. W. TILLINGHAST,

J. J. CHILD,
ROBERT CLUETT, JR.,
WM. BRADLEY FREAR,
GEORGE P. IDE,
JAMES O'NEIL,
ROBERT C. PRUYN,
GEORGE S. THOMPSON,
SEYMOUR VAN SANTVOORD,

CHARLES CLEMINSHAW,
JOHN DON,
DANKFORTH GEER,
FRANCIS N. MANN,
S. A. PETERSON,
M. D. SCHOONMAKER,
WM. LELAND THOMPSON,
WM. H. VAN SCHOONHOVEN.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$37,495 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Atch., T. & San. Fe. gen.	\$20,000 00	\$20,400 00	\$20,500 00
Atlan. Coast Line, con mtg.	14,000 00	14,105 00	14,140 00
Chic. R. Is. & Pac., coll. tr.	30,000 00	23,775 00	24,000 00
Chic. R. Is. & Pac., gold	50,000 00	43,625 00	47,750 00
Chic. & Alton Ry. Co., 1st lien	30,000 00	23,550 00	24,100 00
Cleve. Elec. Ry. Co.	20,000 00	20,800 00	20,500 00
Cincin., Ind. & West. Ry., 1st ref.	25,000 00	24,218 75	24,375 00
Erie R. R. (Penn. coll.)	25,000 00	23,468 75	23,293 75
Indianapolis & Eastern Ry., 1st.	10,000 00	10,200 00	10,000 00
Imp. Japanese Loan, 1st series.	10,000 00	9,100 00	8,884 20
Imp. Japanese Loan, 2d series.	32,500 00	29,615 62	28,478 12
Kans. City, Ft. Scott & Mem. Ry.	30,000 00	25,800 00	26,100 00
Laclede Gas. Lt. Co., St. Louis.	20,000 00	21,200 00	21,000 00
Norfolk & West. (Poc. C. & C. Co.)	18,000 00	16,920 00	16,821 00
No. Pac.-Gt. No. (C., B. & Q.), joint.	50,000 00	49,937 50	49,250 00
N. Y. Gas, El. L., H. & P. Co., 1st.	25,000 00	27,187 50	27,375 00
N. Y. Gas, El. L., H. & P. p. m.	50,000 00	44,500 00	47,862 50
N. Y. & Westchester Lighting Co.	20,000 00	18,600 00	18,700 00
New. Orl. Ry. & Light Co.	20,000 00	18,250 00	18,000 00
Oregon Ry. & Nav. Co.	10,000 00	10,050 00	10,300 00
Oregon Short Line, ref.	50,000 00	47,875 00	48,750 00
Oregon Water Power & Ry. Co.	20,000 00	21,000 00	20,400 00
People's Gas L. & C. Co., Chi.	19,000 00	20,330 00	19,712 50
Richmond Pass. & Power Co.	20,000 00	18,000 00	18,000 00
Reading Co. (Jersey Cent. coll.)	30,000 00	29,850 00	28,837 50
St. L., Memphis & So. Eastern R. R.	50,000 00	49,000 00	49,250 00
St. Louis, Iron Mt. & S. Ry.	20,000 00	19,075 00	18,950 00
Southern Pac. R. R., 1st ref.	65,000 00	61,668 75	63,037 50
Troy City Ry. Co., 1st mtg.	10,000 00	11,500 00	11,340 00
United Elec. L. & P. Co., Balt.	25,000 00	24,250 00	24,375 00
Wheeling & Lake Erie R. R. equip.	20,000 00	20,400 00	19,950 00
Wisconsin Cent., 1st mort.	25,000 00	23,250 00	23,521 25
Amer. Cigar Co., series A, notes.	25,000 00	23,250 00	23,375 00
Chesapeake & Ohio Ry. coll. notes.	15,000 00	15,000 00	15,000 00
Cin., Ham. & Dayton Ry. coll. notes.	25,000 00	24,500 00	24,437 50
Cin., Ham. & Dayton Ry., equip.	20,000 00	20,000 00	19,878 00
General Rubber Co., gold.	40,000 00	38,400 00	38,400 00
Missouri Pac., equip. ass'n.	20,000 00	20,000 00	20,000 00
St. Louis & San Fran., coll.	10,000 00	9,825 00	9,775 00
Schwarzchild & Sulz- berger Co.	25,000 00	25,000 00	25,000 00
Southern Ry. Co., coll. tr.	20,000 00	20,200 00	19,600 00
Wheeling & Lake Erie, car tr. series.	20,000 00	20,000 00	19,842 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
W. A. Wood M. & R. M. Co., 1st ref.	\$21,000 00	\$18,919 16	\$18,919 16
N. Y. Rap. Transit.	168,000 00	173,040 00	176,131 20
<i>Stocks:</i>			
New Hamp. Elec. Rys., pref.	15,000 00	9,000 00	9,000 00
New Hamp. Elec. Rys., com.	17,700 00	5,310 00	5,310 00
Republic Collar Co.	3,512 00	2,844 72	2,844 72
Security Safe Deposit Co.	20,000 00	20,000 00	20,000 00
Union Pac. R. R. Co., pref.	20,000 00	19,900 00	19,975 00
	<u>\$1,348,712 00</u>	<u>\$1,286,690 75</u>	<u>\$1,295,040 90</u>
Amount loaned on collaterals.			\$1,295,040 90
Other loans, including bills purchased.			407,422 65
Amount due from directors, included in loans, \$69,864.85.			946,817 57
Overdrafts.			8 11
Due from banks, bankers and brokers.			5,950 83
Real estate.			63,440 00
Cash on deposit in banks or other moneyed institutions.			339,752 94
Specie.			48,897 24
United States legal tender notes and notes of national banks.			20,854 00
Cash items.			22,209 65
Amount of assets not included under any of the above heads, viz.:			
Furniture and fixtures.			\$16,500 00
Accrued interest entered on books at date of this report as an asset.			12,687 35
			<u>29,187 35</u>
			<u>\$3,217,076 24</u>

LIABILITIES.

Capital stock paid in, in cash.	\$200,000 00
Surplus on book value (less current expenses and taxes paid)...	221,405 39
(Surplus on market value, \$213,055.24; surplus after charging and crediting accrued interest, \$213,080.24).	
Deposits subject to check (except as stated below), not preferred	2,298,029 77
Certificates of deposit (not preferred), demand.	326,666 68
Amount due banks and bankers.	58,770 25
Preferred deposits, as follows:	
Due savings banks.	\$88,277 80
Due savings and loan associations.	468 51
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.	2,637 16
	<u>91,383 47</u>
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends.	\$5,000 00
Certified checks.	9,928 07
Reserved for taxes.	2,100 00
Accrued interest entered on books at date of this report as a liability.	3,792 61
	<u>20,820 68</u>
	<u>\$3,217,076 24</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.	\$133,427 98
All other profits received during the year.	14,888 51
Amount of interest paid to and credited depositors during the year	75,156 78
Amount of expenses of the institution during the year, excluding taxes.	24,295 58
Amount of dividends on capital stock declared during the year, payable March 31, June 30, September 30, December 30, 1905	20,000 00

THE STANDARD TRUST COMPANY OF NEW YORK. 601

Taxes paid during the year.....	\$4,869 99
Number of deposits on which interest is allowed at this date...	1,920
Total amount of such deposits.....	\$2,427,130 00
Average rate of interest on deposits on which interest is paid.....	.031
Amount of bonds and mortgages invested in during the year...	\$18,500 00
Amount received from bonds and mortgages paid or sold during the year.....	22,705 00

65. THE STANDARD TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[25 Broad street; chartered 1898.]

WILLIAM C. LANE, President.

E. M. F. MILLER, Treasurer.

DIRECTORS.

JOHN T. ATTERBURY,
CHAUNCEY M. DEPEW,
GARDINER M. LANE,
HENRY W. PUTNAM, JR.,
S. I. SCHOONMAKER,
JOHN A. SPOOR,
IRVING A. STEARNS,
NATHANIEL THAYER,

PAUL D. CRAVATH,
PLINY FISK,
WILLIAM C. LANE,
BASIL W. ROWE,
CHARLES F. SMILLIE,
HENRY L. SPRAGUE,
CHARLES STEELE,
LEVI C. WEIR,

ALEX. H. DE HAVEN,
WILLIAM D. GUTHRIE,
JOHN S. PHIPPS,
WILLIAM SALOMON,
SAMUEL SPENCER,
LOUIS L. STANTON,
FRANK K. STURGIS,
FRED'K S. WINSTON,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$139,805 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York.....	\$1,050,000 00	\$1,055,319 51	\$1,054,141 79
Chic., Western & Ind., con.....	130,000 00	131,950 00	129,768 88
International Tract., coll. tr.....	250,000 00	210,000 00	206,250 00
Pitts. & Fairmount.....	100,000 00	90,500 00	88,875 00
Vandalia Railroad, con.....	75,000 00	78,500 00	77,250 00
Oregon Short Line, ref.....	200,000 00	192,000 00	194,000 00
Central Pac., 1st ref.....	50,000 00	50,750 00	50,500 00
St. L., Iron Mt. & So., un. & ref.....	100,000 00	95,000 00	94,375 00
Sunday Creek Co., coll. tr.....	43,000 00	39,775 00	30,231 25
Lackawanna & Wyo. Val. R. T., coll. tr.....	60,000 00	56,750 00	55,500 00
Columbus Cit. Tel. & Tel., 1st.....	23,000 00	21,275 00	19,896 53
Westchester Lighting, guar., 1st.....	25,000 00	27,854 16	27,875 00
N. J. Terminal Dock & Imp., mtg.....	50,000 00	45,625 00	45,305 56
John R. Ferrier, 1st mtg.....	1,000 00	932 50	932 50
Southern Railway, notes.....	125,000 00	125,729 17	124,026 59
Locomotive Securities Co., coll.....	100,000 00	102,083 33	100,490 00
Chic. Union Tract., rec. oblig.....	30,000 00	30,300 00	30,000 00
<i>Stocks:</i>			
Penn. R. R. Co.....	40,000 00	57,600 00	47,987 50
Detroit, A. A., Ypsilanti & Jackson R. R.	12,000 00	1 00	1 00
Standard Safe Deposit Co.....	5,000 00	7,500 00	5,500 00

REPORT ON TRUST COMPANIES.

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Electrical Securities			
Co., pfd.....	\$10,000 00	\$9,583 33	\$7,500 00
West Penn. Railways			
Co.....	26,000 00	5,200 00	5,200 00
West Penn. Railways			
Co., pfd.....	27,500 00	19,800 00	19,800 00
Syndicate participations:			
Electrical Securities,			
coll. tr., 3d series...	75,000 00	73,104 20	73,104 20
Penn. R. R. Co., conv.	150,000 00	147,750 00	147,750 00
Susquehanna Power Co.	50,000 00	9,000 00	9,000 00
Washington Terminal..	95,000 00	91,556 25	91,556 25
Navigation Syndicate..	100,000 00	90,000 00	90,000 00
London Undergr. Elec.			
Rys.....	12,205 00	12,205 00	12,205 00
Chic. & City Railway			
Co.....	100,000 00	93,681 25	93,681 25
Hudson Companies,			
pfd.....	100,000 00	35,000 00	35,000 00
Kansas City Viaduct &			
Terminal Ry.....	125,000 00	71,250 00	71,250 00
New Orleans Gt. North-			
ern, 1st.....	75,000 00	22,500 00	22,500 00
Western Pacific.....	25,000 00	23,125 00	23,125 00
Buffalo & Susquehanna	41,400 00	38,147 80	38,147 80
Colorado So., ref. & ext.	100,000 00	50,000 00	50,000 00
Kansas City & Western,			
1st.....	50,000 00	46,583 33	46,583 33
	<u>\$3,631,105 00</u>	<u>\$3,257,930 83</u>	<u>\$3,219,309 43</u>
			\$3,219,309 43
Amount loaned on collaterals.....			11,489,541 92
Other loans, including bills purchased.....			431,545 56
Cash on deposit in banks or other moneyed institutions.....			3,556,584 23
Specie.....			71,503 60
United States legal tender notes and notes of national banks....			9,920 00
Amount of assets not included under any of the above heads, viz.:			
Furniture and fixtures.....		\$7,000 00	
Accounts receivable.....		23,358 33	
			<u>30,358 33</u>
			<u>\$18,948,568 07</u>
Accrued interest not entered on books at date of this report as			
an asset.....			<u>\$129,338 16</u>
LIABILITIES.			
Capital stock paid in, in cash.....			\$1,000,000 00
Surplus on book value (less current expenses and taxes paid)....			1,211,423 14
(Surplus on market value, \$1,250,044.54; surplus after charg-			
ing and crediting accrued interest, \$1,354,237.70.)			
Deposits subject to check (except as stated below) not preferred,			13,285,067 72
Certificates of deposit (not preferred), demand.....			331,940 94
Amount due trust companies.....			1,326,456 74
Amount due banks and bankers.....			437,556 24
Preferred deposits, as follows:			
Due savings banks.....		\$422,305 33	
Due as executor, administrator, guardian, receiver,			
trustee, committee or depository.....		330,220 07	
			<u>752,525 40</u>
Other liabilities not included under any of the above heads, viz.:			
Unpaid dividends.....		\$28,430 00	
Certified checks.....		575,167 89	
			<u>603,597 89</u>
			<u>\$18,948,568 07</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$870,872 69
All other profits received during the year.....	212,689 26
Amount of interest paid to and credited depositors during the year.....	545,243 22
Amount of expenses of the institution during the year, excluding taxes.....	113,999 45
Amount of dividends on capital stock declared during the year, payable June 30 and December 30, 1905.....	100,000 00
Taxes paid during the year.....	20,098 35
Amount of deposits made by order of court.....	330,220 07
Number of deposits on which interest is allowed at this date....	1,025
Total amount of such deposits.....	\$15,126,547 04
Average rate of interest on deposits on which interest is paid.....	.0279
Amount of bonds and mortgages invested in during the year...	\$172,995 00
Amount received from bonds and mortgages paid or sold during the year.....	101,530 00

66. SYRACUSE TRUST COMPANY, SYRACUSE.

[Corner East Washington and Warren streets; chartered 1903.]

F. R. HAZARD, President.

JAMES M. GILBERT, Secretary.

DIRECTORS.

CHARLES T. BARNEY,
LUTHER W. MOTT,
W. H. WARNER,
H. S. HOLDEN,
F. C. SOULE,
EDWARD JOY,
J. WILTSIE KNAPP,
JAMES M. GILBERT,

FRED'K L. ELDRIDGE,
F. R. HAZARD,
W. L. SMITH,
W. A. HOLDEN,
GATES THALHEIMER,
A. E. NETTLETON,
H. W. PLUMB,
EDWIN NOTTINGHAM,

CHAS H. BABCOCK,
WM. NOTTINGHAM,
W. H. STANSFIELD,
GEO. M. BARNES,
JOHN S. GRAY,
ANTHONY LAMB,
I. S. MERRELL,
GEORGE J. SAGER.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York.....	\$300,000 00	\$301,750 00	\$300,000 00
Will & Baumer Co.....	50,000 00	50,416 67	50,000 00
Metropolitan St. Ry.....	25,000 00	22,687 50	22,250 00
Wheeling & Lake Erie, equip.....	20,000 00	20,000 00	20,000 00
Wabash, temp.....	25,000 00	25,173 61	24,968 75
Rio Grande & W.....	43,000 00	39,022 50	37,750 00
Syracuse Lighting Co.....	20,000 00	20,483 33	20,268 75
Union Elec., St. Louis.....	21,000 00	21,980 00	20,895 00
Detroit United Ry.....	50,000 00	48,125 00	46,600 00
Westinghouse Elec.....	20,000 00	20,616 67	20,050 00
Texas & New Orleans Ry.....	20,000 00	19,383 33	19,050 00
St. Louis, M. & S. E.....	50,000 00	49,187 50	48,432 50
Toledo, St. Louis & W.....	50,000 00	42,250 00	41,812 50
U. S. of Mexico.....	25,000 00	23,187 50	23,500 00
Ozark & Chev. Cen.....	35,000 00	34,737 50	34,412 50
Miss., K. & O. R. R.....	50,000 00	54,500 00	52,875 00
Florida & West Shore.....	25,000 00	25,500 00	25,500 00
Western Maryland.....	25,000 00	21,500 00	23,312 50
P. Marquette Ry.....	40,000 00	32,800 00	36,800 00
Am. Tobacco Co.....	45,000 00	51,918 75	52,743 75
Peoria & Pekin, term.....	11,000 00	11,110 00	11,110 00
Wabash & Pitts., term.....	25,000 00	21,875 00	23,250 00
Public Service Corp.....	20,000 00	19,741 67	19,575 00
Miss., K. & Texas.....	30,000 00	32,700 00	32,837 50
Underground El., Lon.....	25,000 00	24,187 50	24,937 50
Mo. Pac. Ry.....	10,000 00	9,400 00	9,475 00

REPORT ON TRUST COMPANIES.

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Cincin., Ham. & Dayton, coll.	\$25,000 00	\$22,500 00	\$24,500 00
Auburn & Syr. El. Ry.	5,000 00	5,212 50	5,075 00
N. Y. Gas, El. L., Ht. & P.	50,000 00	54,500 00	54,750 00
Imp. Jap. Gov't.	14,000 00	12,950 00	12,328 96
St. Louis & San Fran.	30,000 00	29,887 50	29,275 00
St. Louis & Iron Mt. Ry.	20,000 00	18,975 00	19,275 00
U. S. Steel Corp.	20,000 00	19,375 00	19,575 00
Inter. Traction Co.	20,000 00	16,800 00	16,600 00
Mo., K. & Texas, 1st ref.	15,000 00	13,100 00	12,900 00
	<u>\$1,259,000 00</u>	<u>\$1,237,534 03</u>	<u>\$1,236,685 21</u>
Amount loaned on collaterals.			\$1,236,685 21
Other loans, including bills purchased.			1,513,014 09
Amount due from directors, included in loans, \$117,853.90.			161,774 05
Cash on deposit in banks or other moneyed institutions.			443,436 50
Specie.			22,383 34
United States legal tender notes and notes of national banks.			19,955 00
Amount of assets not included under any of the above heads, viz.:			
Furniture and fixtures.			\$13,190 53
Accrued interest entered on books at date of this report as an asset.			13,176 18
			<u>26,366 71</u>
			<u><u>\$3,423,614 90</u></u>
LIABILITIES.			
Capital stock paid in, in cash.			\$300,000 00
Surplus on book value (less current expenses and taxes paid)....			377,311 20
(Surplus on market value, \$378,160.02; surplus after charging and crediting accrued interest, \$378,160.02.)			
Deposits subject to check (except as stated below), not preferred			2,532,982 39
Amount due trust companies.			139,630 50
Amount due banks and bankers.			44 88
Preferred deposits, as follows:			
Due savings banks.		\$43,583 53	
Due as executor, administrator, guardian, receiver, trustee, committee or depository.		3,625 67	
			<u>47,209 20</u>
Other liabilities not included under any of the above heads, viz.:			
Unpaid dividends.		\$240 00	
Certified checks.		347 35	
Reserved for taxes.		3,000 00	
Accrued interest entered on books at date of this report as a liability.		22,849 38	
			<u>26,436 73</u>
			<u><u>\$3,423,614 90</u></u>
SUPPLEMENTARY.			
Total amount of interest and commissions received during the year.			\$176,040 89
All other profits received during the year.			1,340 65
Amount of interest paid to and credited depositors during the year			74,716 01
Amount of expenses of the institution during the year, excluding taxes.			23,642 14
Amount of dividends on capital stock declared during the year, payable January 16 and July 15, 1905.			18,000 00
Taxes paid during the year.			6,457 95
Number of deposits on which interest is allowed at this date.			3,470
Total amount of such deposits.			\$2,714,301 31
Average rate of interest on deposits on which interest is paid.			.03

TITLE GUARANTEE AND TRUST COMPANY, NEW YORK CITY.

roadway; chartered 1882 as the German-American Loan and Trust Company of New York.]

ENCE H. KELSEY, President.

J. WRAY CLEVELAND, Secretary.

DIRECTORS.

JACOB ASTOR,
LES S. BROWN,
D. HICKS,
STUS D. JULLIARD,
S. KENNEL,
R. L. MARSTON,
AM H. NICHOLS,
ANDER E. ORR,
LES RICHARDSON,
ORD H. STEELE,

FRANK BAILEY,
JULIEN T. DAVIES,
JOHN D. HICKS,
MARTIN JOOST,
WOODBURY LANGDON,
WILLIAM J. MATHESON,
JAMES OLYPHANT,
CHARLES A. PEABODY,
JACOB H. SCHIFF,
ELLIS D. WILLIAMS,

EDWARD T. BEDFORD,
CHAS. R. HENDERSON,
WM. M. INGRAHAM,
CLARENCE H. KELSEY,
JAMES D. LYNCH,
CHARLES MATLACK,
ROBERT OLYPHANT,
FREDERICK POTTER,
JAMES SPEYER,
LOUIS WINDMULLER.

FINANCIAL.

RESOURCES.

and mortgages.....\$14,435,730 76
and bond investments, viz.:

ks and bonds.	Par value.	Estimated market value.	Book value.
Brooklyn.....	\$128,000 00	\$126,720 00	\$126,720 00
Brooklyn.....	70,000 00	69,300 00	69,300 00
Brooklyn.....	50,000 00	49,500 00	49,500 00
New York.....	155,000 00	151,900 00	151,900 00
New York.....	5,000 00	4,900 00	4,900 00
New York.....	300,000 00	297,000 00	297,000 00
New York.....	40,000 00	39,200 00	39,200 00
New York.....	5,000 00	4,950 00	4,950 00
& Ohio.....	38,000 00	41,040 00	39,444 00
.(C., B. & Q).....	200,000 00	203,750 00	195,770 00
Mexico.....	98,500 00	90,160 00	91,851 25
Short Line.....	50,000 00	48,062 50	48,500 00
bro' Short Line.....	50,000 00	50,500 00	49,000 00
n Ry., coll. tr.....	50,000 00	50,000 00	50,437 50
tobacco, certa.....	100,000 00	115,000 00	106,670 83
& Western			
thontas Coal.....	50,000 00	47,125 00	47,361 89
anna. Coal.....	75,000 00	71,156 25	69,792 17
Top. & Santa			
adj.....	100,000 00	94,375 00	95,773 75
aryland.....	100,000 00	86,000 00	91,366 67
convt.....	60,000 00	62,100 00	60,000 00
v't, 2d series.....	60,000 00	55,875 00	52,838 40
rminal.....	90,000 00	81,900 00	75,882 83
n Imp., certa.....	50,000 00	50,000 00	50,375 00
& N. J., notes.....	50,000 00	49,500 00	49,280 50
& Ohio, notes.....	25,000 00	24,875 00	24,875 00
ubber.....	50,000 00	49,875 00	50,531 25
City, r. and l.....	50,000 00	49,500 00	49,500 00
anna Steel, notes.....	100,000 00	98,750 00	100,000 00
City, Ft. S. & M.....	18,000 00	18,000 00	18,000 00
City, Ft. S. & M.....	32,000 00	32,000 00	32,000 00
ac. Asan.....	15,000 00	15,000 00	15,000 00
ac. Asan.....	5,000 00	5,000 00	5,000 00
ac. Asan.....	135,000 00	135,000 00	135,000 00
Vermont.....	4,000 00	3,960 00	4,000 00
Vermont.....	31,000 00	30,690 00	31,000 00
Vermont.....	31,000 00	30,690 00	31,000 00
Vermont.....	31,000 00	30,690 00	31,000 00
Vermont.....	3,000 00	2,970 00	3,000 00
ity, Ft. Dodge.....	100,000 00	91,000 00	86,500 00
vest. & Boston.....	40,000 00	40,000 00	40,000 00
Pacific.....	500,000 00	465,000 00	465,000 00
n & Steel.....	100,000 00	98,500 00	93,500 00
R. R., notes.....	35,000 00	34,300 00	35,000 00
g & Lake Erie.....	250,000 00	242,500 00	240,000 00
v't, loan.....	4,000 00	4,000 00	4,000 00
rminal.....	25,000 00	24,250 00	23,250 00
o, "L,".....	35,000 00	33,600 00	30,916 66
(L. S. col.).....	2,000 00	1,800 00	1,811 25

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Wisconsin Central.....	\$59,000 00	\$56,050 00	\$52,510 00
Brooklyn Union "L.".....	50,000 00	56,000 00	52,666 67
Barnet Mfg., deb.....	11,000 00	11,000 00	11,000 00
<i>Stocks</i>			
Missouri Pacific.....	100,000 00	100,250 00	98,087 50
Hocking Valley, pfd.....	20,000 00	18,800 00	16,000 00
Norfolk & Western, pfd.....	20,000 00	18,600 00	16,708 89
Southern R. R., pfd.....	30,000 00	30,075 00	26,437 50
Manhattan Ry.....	20,000 00	32,450 00	29,500 00
General Chem., pfd.....	80,000 00	84,800 00	73,900 00
Reading Co., 1st pfd.....	50,000 00	46,000 00	46,062 50
Consolidated Gas.....	50,000 00	90,500 00	101,062 50
Bond & Mortg. Guar. Co.....	72,000 00	288,000 00	216,000 00
Realty Associates.....	76,300 00	125,895 00	76,300 00
West & Bronx C. & M. G. Co.....	100,000 00	150,000 00	150,000 00
Standard Screw, pfd.....	50,000 00	49,250 00	49,250 00
Amer. Smelters Sec., "B," pfd.....	20,000 00	20,000 00	18,700 00
N. Y. Investors Corp.....	99,100 00	99,100 00	99,100 00
Penna. R. R.....	10,000 00	14,362 50	11,448 34
Amer. Tel. & Tel. Co.....	50,000 00	69,000 00	66,095 00
Chic. Mil. & St. Paul, pfd.....	50,000 00	94,250 00	87,829 18
Rubber Goods Mfg.....	50,000 00	50,500 00	38,354 17
	<u>\$4,662,900 00</u>	<u>\$5,006,846 25</u>	<u>\$4,804,711 23</u>
Amount loaned on collaterals.....			\$4,804,711 23
Other loans, including bills purchased.....			13,700,413 06
Amount due from directors, included in loans \$320,400 00.			1,681,371 48
Overdrafts.....			363 29
Real estate.....			1,553,738 00
Cash on deposit in banks or other moneyed institutions.....			2,477,995 57
Specie.....			317,428 99
United States legal tender notes and notes of national banks....			49,110 00
Cash items.....			25,937 55
Amount of assets not included under any of the above heads, viz.:			
Accrued interest entered on books at date of this re- port as an asset.....		\$378,395 47	
Premiums, examinations and search fees due.....		430,567 73	
Other outstanding accounts.....		18,834 48	
			<u>827,797 68</u>
			<u>\$39,874,597 61</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$4,375,000 00
Surplus on book value (less current expenses and taxes paid)....	6,564,141 23
(Surplus on market value, \$6,766,276.25; surplus after charg- ing and crediting accrued interest, \$6,766,276.25.)	
Deposits subject to check (except as stated below), not preferred	21,321,985 09
Certificates of deposit (not preferred) time, \$1,647,124.12; de- mand, \$882,408.30.....	2,529,532 42
Amount due trust companies.....	73,534 69
Amount due banks and bankers.....	62,155 36
Preferred deposits, as follows:	
Due savings banks.....	\$1,937,032 89
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	650,774 97
Deposits preferred because of pledge of part of trust company assets.....	405,625 00
	<u>2,993,432 86</u>

Other liabilities not included under any of the above heads, viz.:

Treasurer's checks.....	\$338,103 98	
Certified checks.....	118,980 31	
Reserved for taxes.....	40,000 00	
Accrued interest entered on books at date of this report as a liability.....	74,109 05	
Other deposits not subject to check.....	1,337,129 62	
Accrued expenses.....	46,493 00	
		\$1,954,815 96
		<u>\$39,874,597 61</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$1,889,695 41
All other profits received during the year.....	3,169,689 04
Amount of interest paid to and credited depositors during the year.....	782,483 96
Amount of expenses of the institution during the year, excluding taxes.....	1,754,825 28
Amount of dividends on capital stock declared during the year, payable March 31, June 3, September 30 and December 30, 1905.....	700,000 00
Taxes paid during the year.....	95,280 76
Amount of deposits made by order of court.....	133,143 29
Number of deposits on which interest is allowed at this date....	6,288
Total amount of such deposits.....	\$27,570,015 32
Average rate of interest on deposits on which interest is paid.....	
Amount of bonds and mortgages invested in during the year....	\$88,200,153 00
Amount received from bonds and mortgages paid or sold during the year.....	.0281
	<u>\$83,084,269 00</u>

68. THE TROY TRUST COMPANY, TROY.

[33 Third street; chartered 1901.]

JAS. H. CALDWELL, President.

JOHN G. HAWLEY, Secretary.

DIRECTORS.

JAMES H. CALDWELL,
F. E. DRAPER,
HARRY S. LUDLOW,
CHARLES S. FRANCIS,
GEORGE W. DAW,
CHARLES T. BARNEY,
ARTHUR T. SMITH,
JOHN T. CHRISTIE,

PETER MCCARTHY,
R. EDSON STARKS,
G. L. BOISSEVAIN,
JULIUS S. HAWLEY,
E. W. MARVIN,
THOMAS BRESLIN,
WM. HENRY WARREN,
ELIAS P. MANN,
CHARLES B. McMURRAY.

A. E. BONESTEEL,
FRED'K L. ELDRIDGE,
ALFRED B. MACLAY,
H. C. BERLIN,
HENRY AIRD,
CHAS. W. REYNOLDS,
HENRY J. SPECK,
HENRY A. CONWAY,

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York.....	\$148,000 00	\$153,753 50	\$153,753 50
City of Albany.....	50,000 00	50,000 00	50,000 00
City of Troy.....	61,279 46	61,279 46	61,279 46
Kan. City, Ft. Scott & Mem.....	10,000 00	8,700 00	9,200 00
Houston, E. & W. Texas Elgin, Aurora & S. T. Co.....	10,000 00	10,275 00	10,000 00
Hudson Valley Ry. Co.....	25,000 00	24,375 00	24,375 00
Citizens' Steamboat Co.....	25,000 00	18,750 00	20,000 00
St. L. & S. Fran., notes.....	7,000 00	7,000 00	7,000 00
Harrisb. L., H. & P. Co.....	10,000 00	9,825 00	9,300 00
Wheeling & Lake Erie, equip.....	3,000 00	2,700 00	2,700 00
	10,000 00	10,200 00	10,000 00

REPORT ON TRUST COMPANIES.

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
St. L. & San Fran. notes.....	\$15,000 00	\$15,000 00	\$14,700 00	
Elec. Securities Co.....	45,000 00	45,450 00	43,650 00	
Internat'l Paper Co.....	15,000 00	14,400 00	13,500 00	
Norfolk & South'n R.R. Cinn., Ham. & Dayton, coll. tr.....	38,000 00	38,000 00	38,000 00	
Schwarzchild & Sulz- berger Co., notes.....	10,000 00	9,800 00	9,837 50	
Imp. Jap. Gov't, etfs..	25,000 00	25,000 00	25,000 00	
Detroit, Toledo & Iron- ton.....	3,896 00	3,605 00	3,505 00	
Citizens' Steamboat Co.. gold notes.....	10,000 00	9,850 00	9,850 00	
<i>Stocks:</i> Temple Iron Co., guar.	10,000 00	10,000 00	10,000 00	
	<u>\$541,175 46</u>	<u>\$537,962 96</u>	<u>\$535,650 46</u>	\$535,650 46
Amount loaned on collaterals.....				767,347 42
Other loans, including bills purchased.....				874,552 44
Amount due from directors, included in loans, \$113,987.50.				
Overdrafts.....				227 62
Due from banks, bankers and brokers.....				588 34
Real estate.....				4,757 00
Cash on deposit in banks or other moneyed institutions.....				200,051 21
Specie.....				19,694 21
United States legal tender notes and notes of national banks...				36,340 00
Cash items.....				10,183 48
Amount of assets not included under any of the above heads, viz.:				
Furniture and fixtures.....			\$9,044 33	
Accrued interest entered on books at date of this re- port as an asset.....			4,084 89	
Syndicate investments.....			13,325 00	
Improvements to leased banking house.....			17,856 42	
Funds held as trustee, invested in securities legal for New York savings banks.....			133,587 50	
				<u>177,898 14</u>
				<u>\$2,627,290 32</u>
Accrued interest not entered on books at date of this report as an asset.....				\$8,975 49
				<u><u>LIABILITIES.</u></u>
Capital stock paid in, in cash.....			\$200,000 00	
Surplus on book value (less current expenses and taxes paid)...			146,225 30	
(Surplus on market value, \$149,480.80; surplus after charging and crediting accrued interest, \$154,638.71.)				
Deposits subject to check (except as stated below), not preferred			1,720,449 23	
Certificates of deposit (not preferred), time.....			139,068 87	
Amount due trust companies.....			193,998 93	
Amount due banks and bankers.....			10,358 39	
Preferred deposits, as follows:				
Due savings banks.....			\$66,771 26	
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....			5,970 34	
				<u>72,741 60</u>
Other liabilities not included under any of the above heads, viz.:				
Unpaid dividends.....			\$6,125 00	
Certified checks.....			3,537 50	
Reserved for taxes.....			1,200 00	
Funds held as trustee.....			133,587 50	
				<u>144,450 00</u>
				<u>\$2,627,290 32</u>
Accrued interest not entered on books at date of this report as a liability.....				\$3,817 58

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$121,158 29
All other profits received during the year.....	3,107 61
Amount of interest paid to and credited depositors during the year	72,400 19
Amount of expenses of the institution during the year, excluding taxes.....	18,253 60
Amount of dividends on capital stock declared during the year, payable June 30 and December 30, 1905.....	14,000 00
Taxes paid during the year.....	3,277 46
Number of deposits on which interest is allowed at this date...	2,417
Total amount of such deposits.....	\$2,149,338 32
Average rate of interest on deposits on which interest is paid.	.02835
Amount of bonds and mortgages invested in during the year (as trustee only).....	\$10,000 00
Amount received from bonds and mortgages paid or sold during the year (as trustee only).....	1,575 00

69. THE TRUST COMPANY OF AMERICA, NEW YORK CITY.

[135 Broadway; chartered 1885 as the Citizens' Loan Agency and Guarantee Company.]

OAKLEIGH, THORNE, President.

RAYMOND J. CHATRY, Secretary.

DIRECTORS.

CHARLES T. BARNEY,
FRANK H. PLATT,
JOHN D. CRIMMINS,
GEORGE R. SHELDON,
H. B. HOLLINS,
OAKLEIGH THORNE,
W. H. LEUPP,
WARNER VAN NORDEN,

MARSDEN J. PERRY,
W. H. CHESEBROUGH,
JOHN J. RIKER,
ASHBEL P. FITCH,
SAMUEL SPENCER,
FRANK R. LAWRENCE,
W. K. VANDERBILT, JR.,
HOSMER B. PARSONS,
B. F. YOAKUM.

JAMES CAMPBELL,
E. C. POTTER,
JAMES M. DONALD,
HENRY F. SHOEMAKER,
JAMES S. KUHN,
ROBERT B. VANCORTLANDT,
EMERSON McMILLIN,
P. A. B. WIDENER,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$2,127,153 03
Stock and bond investments, viz.:	

Stocks and bonds.	Par value.	Estimated market value.	Book value.
State of Alabama.....	\$48,300 00	\$49,266 00	\$49,266 00
City of New York.....	400,000 00	400,000 00	400,000 00
Amer. Ice Co., coll. gold	200,000 00	160,000 00	160,000 00
Amer. Tel. & Teleg. Co., col. tr.....	250,000 00	232,500 00	232,500 00
Amer. Tobacco Co.....	250,000 00	286,875 00	286,875 00
Amer. Tobacco Co., gld.	500,000 00	400,000 00	400,000 00
Atc., Top. & St. Fe Ry., adj.....	250,000 00	237,500 00	237,500 00
Atlantic Coast Line R. R., 1st con. mtg....	38,000 00	38,380 00	38,380 00
Atlantic Coast Line R. R. (L. & N. coll.)....	156,000 00	148,200 00	148,200 00
Balt. & Ohio R.R., ref. (Pitta, L. E. & W. Va. System).....	150,000 00	147,000 00	147,000 00
Chic., R. I. & Pac. Ry., 1st & ref. mtg.....	200,000 00	190,000 00	190,000 00
Cinn., Ham. & Dayton Ry., coll. tr. notes...	140,000 00	120,400 00	120,400 00
Cinn., N. O. & Tex. Pac. Ry., equip.....	25,000 00	25,000 00	25,000 00
Conn. Ry. & L. Co., 1st ref. mtg.....	95,000 00	95,000 00	95,000 00
DeBard. Coal & I. Co., 1st mtg.....	37,000 00	38,295 00	38,295 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Denver Gas & Elect. Co., coll. notes.....	\$50,000 00	\$50,000 00	\$50,000 00
Detroit City Gas Co.....	50,000 00	51,750 00	51,750 00
Det. United Ry. Co., 1st cons. mtg.....	27,000 00	25,350 00	25,350 00
Gr. Rapids Edison Co., 1st mtg.....	50,000 00	47,500 00	47,500 00
Imp. Japanese Gov't, 2d series.....	250,000 00	245,625 00	245,625 00
Imp. Japanese Gov't, sterl. loan.....	190,000 00	175,512 50	175,512 50
Int. & Gr. Northern R. R., 2d mtg.....	150,000 00	150,000 00	150,000 00
Iron Mt., car tr., series K.....	45,000 00	45,000 00	45,000 00
J. C. Hoboken & Pat. St. Ry. Co., 1st mtg.....	50,000 00	37,000 00	37,000 00
Kan. City, Ft. Scott, & Mem. Ry., ref.....	134,000 00	115,910 00	115,910 00
Kan. City Ry. & Lt. Co. Lake Erie Co., coll. tr.....	50,000 00	50,000 00	50,000 00
200,000 00	195,000 00	195,000 00	
Missouri Pac. Ry.....	250,000 00	263,750 00	263,750 00
Mt. Morris Elec. Lt. Co., 1st mtg.....	307,000 00	307,000 00	307,000 00
Norfolk, Portsm. & New- port News Co., 1st mtg.....	212,000 00	190,800 00	190,800 00
Norfolk & Wm. Ry. Co. & Poe. C. & C. Co.....	126,000 00	118,125 00	118,125 00
Naassau Elec. R. R. Co., cons. mtg.....	100,000 00	87,000 00	87,000 00
No. Pac. & Gr't North. Ry., joint, (C. B. & Q. coll.).....	100,000 00	100,000 00	100,000 00
N. Y. City Freehold Es- tates Corp., 2d mtg. deb. stock.....	6,732 02	6,732 02	6,732 02
Orange & Passaic Val- ley Ry. Co.....	30,000 00	28,500 00	28,500 00
Oregon Short Line R. R., ref.....	200,000 00	191,500 00	191,500 00
Pere Marquette R. R.....	250,000 00	195,000 00	195,000 00
Phila. & West'n R. R., 1st mtg.....	40,000 00	41,650 00	41,650 00
Portsm., Berkley & Suf- folk Water Co.....	50,000 00	47,500 00	47,500 00
Public Service Corp. of N. J., coll. notes.....	250,000 00	240,000 00	240,000 00
St. Louis Transit Co., improv.....	75,000 00	71,625 00	71,625 00
St. L., Iron Mt. & S'n Ry., unif. & ref.....	100,000 00	93,000 00	93,000 00
St. L., Iron Mt. & S'n Ry. (It. & G. div.), 1st mtg.....	500,000 00	473,750 00	473,750 00
St. L. & San Fran. R.R., gold notes.....	280,000 00	260,400 00	260,400 00
St. L. & San Fran. R.R., ref.....	100,000 00	85,500 00	85,500 00
South'n Ry. Co., 1st cons. mtg.....	100,000 00	118,000 00	118,000 00
South'n Ry. Co. (M. & O. coll.).....	207,000 00	288,832 50	288,832 50
South'n Pac. Co., gd. Springfield, Ill., fund'g Tenn. Coal, Iron & Ry. Co., gen. mtg.....	250,000 00	245,000 00	245,000 00
50,000 00	50,000 00	50,000 00	50,000 00
100,000 00	97,500 00	97,500 00	
Third Ave. R. R. Co., 1st cons. mtg.....	100,000 00	94,500 00	94,500 00
Ulster & Del. R. R., 1st ref.....	100,000 00	93,000 00	93,000 00
Unif. Gr'd Elect. Ry's of London, profit sh. notes.....	100,000 00	96,250 00	96,250 00
United Ry. Co. of St. L., 1st gen. mtg.....	50,000 00	43,250 00	43,250 00
U. S. Rubber Co., coll., fund. notes.....	100,000 00	99,625 00	99,625 00
U. S. Steel Corp'n, skg. fund.....	500,000 00	482,500 00	482,500 00
Union Bag & Paper Co., 1st mtg.....	100,000 00	97,500 00	97,500 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Wabash R. R. Co., temp. notes.....	\$250,000 00	\$245,000 00	\$245,000 00
West'n Maryland R. R. Co., 1st mtg.....	100,000 00	85,500 00	85,500 00
West'n Pac. Ry. Co., 1st mtg.....	1,000,000 00	940,000 00	940,000 00
<i>Stocks:</i>			
Amer. Lt. & Trac. Co., pfd.....	200,000 00	208,000 00	208,000 00
Amer. Smelters Securi. Co., series B.....	50,000 00	50,000 00	50,000 00
Amer. Tobacco Co., pfd	100,000 00	106,000 00	106,000 00
Century Realty Co.....	120,000 00	222,000 00	222,000 00
Chi. & No. West'n Ry., pfd.....	60,000 00	144,000 00	144,000 00
Chi. & No. West'n Ry., com.....	15,000 00	33,000 00	33,000 00
Commonwealth Trust Co., Buffalo.....	95,000 00	190,000 00	190,000 00
Corporation Trust Co., New Jersey.....	226,000 00	452,000 00	452,000 00
Empire Investment Co.	227,000 00	113,500 00	113,500 00
Hudson Companies.....	200,000 00	70,000 00	70,000 00
Metropolitan Street Ry.	100,000 00	125,000 00	125,000 00
N. Y. Mtg. & Sec. Co.	20,000 00	39,000 00	39,000 00
Pioneer Trust Co., Kansas City, Mo.....	50,000 00	100,000 00	100,000 00
Pullman Co.....	100,000 00	245,000 00	245,000 00
Title Ins. Co. of N. Y.	20,000 00	38,000 00	38,000 00
West Penn. Rys. Co., pfd.....	41,250 00	33,000 00	33,000 00
W. Penn. Rys. Co., com.	39,000 00	7,800 00	7,800 00
<i>Syndicate participations:</i>			
Con. Gas Co.'s of Balt.	5,000 00	5,000 00	5,000 00
Chicago City Ry. Co....	570,000 00	570,000 00	570,000 00
Central Ry. Co.....	200,000 00	200,000 00	200,000 00
N. Y. R. R. & Dev. Co.	25,000 00	25,000 00	25,000 00
Underground Elect. Rys. Co. of London..	12,205 00	12,205 00	12,205 00
	<u>\$12,643,487 02</u>	<u>\$12,623,888 02</u>	<u>\$12,623,888 02</u>
Amount loaned on collaterals.....			37,429,396 50
Other loans, including bills purchased.....			3,751,036 85
Amount due from directors, included in loans, \$1,042,875.			
Overdrafts.....			24,193 05
Due from banks, bankers and brokers.....			202,509 08
Real estate.....			1,050,000 00
Cash on deposit in banks or other moneyed institutions.....			7,846,556 78
Specie.....			491,117 37
United States legal tender notes and notes of national banks....			106,555 00
Cash items.....			7,043 29
Amount of assets not included under any of the above heads, viz.:			
Accrued interest entered on books at date of this report as an asset.....		\$439,686 00	
Foreign exchange.....		253,965 78	
			693,651 78
			<u>\$66,353,100 75</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$2,000,000 00
Surplus on book value (less current expenses and taxes paid)....	10,081,974 51
(Surplus on market value, \$10,081,974.51; surplus after charging and crediting accrued interest, \$10,081,974.51.)	
Deposits subject to check (except as stated below), not preferred.	38,404,141 85
Certificates of deposit (not preferred), demand.....	3,013,176 75
Amount due trust companies.....	3,611,659 65
Amount due banks and bankers.....	6,355,859 25

Preferred deposits, as follows:

Due savings banks	\$228,663 51	
Due savings and loan associations	475,553 64	
Due as executor, administrator, guardian, receiver, trustee, committee or depository	310,662 37	\$1,714,879 52

Other liabilities not included under any of the above heads, viz.:

Unpaid dividends	\$16,361 54	
Certified checks	931,953 74	
Reserved for taxes	60,000 00	
Accrued interest entered on books at date of this report as a liability	163,093 94	1,171,409 22
		<u>\$66,353,100 75</u>

SUPPLEMENTARY.

Amount of debts guaranteed and liability thereon at the date of this report	\$162,500 00
Total amount of interest and commissions received during the year	1,981,703 20
All other profits received during the year	98,639 45
Amount of interest paid to and credited depositors during the year	1,232,226 93
Amount of expenses of the institution during the year, excluding taxes	264,638 63
Amount of dividends on capital stock declared during the year, payable October 2 and December 30, 1905	240,000 00
Taxes paid during the year	117,333 20
Amount of deposits made by order of court	210,347 18
Number of deposits on which interest is allowed at this date	5,279
Total amount of such deposits	\$51,006,956 00
Average rate of interest on deposits on which interest is paid	.0285
Amount of bonds and mortgages invested in during the year	\$1,452,500 00
Amount received from bonds and mortgages paid or sold during the year	428,260 11

70. TRUST AND DEPOSIT COMPANY OF ONONDAGA, SYRACUSE.

[100 No. Salina street; chartered 1886.]

FRANCIS HENDRICKS, President,

JAMES BARNES, Secretary

DIRECTORS.

FRANK HISCOCK,	LUCIUS M. KINNE,	FRANCIS HENDRICKS,
GEORGE E. DANA,	JAMES BARNES,	GEORGE DOHENY,
ALFRED MERCER,	FRANK H. HISCOCK,	GEORGE A. WOOD,
ALBERT K. HISCOCK,	JOHN LYMAN,	CARLETON A. CHASE
	JOHN J. CUMMINS.	

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$224,757 86
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York	\$50,000 00	\$50,000 00	\$50,000 00
Louisv. N. A. & Chi. (Ind. div.), 1st	10,000 00	10,700 00	10,700 00
Chi., Ind. & Louisville, Tenn. Coal & Iron (Bir. div.)	10,000 00	10,600 00	10,600 00
Evansville & Ind.	10,000 00	10,400 00	10,400 00
Evansville & Ind., 1st cons.	30,000 00	31,200 00	31,200 00

Stocks and bonds.	Par value.	Estimated market value.	Book value.
Central, 1st.....	\$20,000 00	\$22,000 00	\$22,000 00
Central, 1st & ref..	20,000 00	17,200 00	17,200 00
Pere Marquette,	20,000 00	24,000 00	24,000 00
Case Chilled Plow	14,000 00	13,720 00	13,720 00
Chicago Rapid Transit	10,000 00	10,600 00	10,600 00
Ice Co., Syr....	18,000 00	18,000 00	18,000 00
of Georgia, cons..	75,000 00	82,500 00	82,500 00
Kansas & East.,	30,000 00	32,700 00	32,700 00
Mar. & San Ant.,	40,000 00	43,200 00	43,200 00
Mex. & Pac. div)	10,000 00	10,500 00	10,500 00
Polina & Georgia,	10,000 00	10,500 00	10,500 00
St. L. & W.,	25,000 00	20,500 00	20,500 00
lien	50,000 00	42,000 00	42,000 00
do & South'n, 1st	56,000 00	44,800 00	44,800 00
ouis & San Fran.,	42,000 00	37,380 00	37,380 00
Union Central, gen.	62,000 00	65,720 00	65,720 00
ri Pacific, trust..	50,000 00	35,000 00	35,000 00
do Midland, 1st..	60,000 00	55,800 00	55,800 00
ern Pac., coll. tr..	10,000 00	7,700 00	7,700 00
Alton, 1st lien...	50,000 00	43,500 00	43,500 00
l Pacific.....	44,000 00	47,080 00	47,080 00
ri Pac., coll. mtg.	80,000 00	70,400 00	70,400 00
rande West., 1st	10,000 00	11,000 00	11,000 00
Pres. & Phoenix,	33,950 00	33,950 00	33,950 00
lic of Mexico	40,000 00	41,600 00	41,600 00
l., G. & No., 1st.	20,000 00	20,000 00	20,000 00
Ont. & West., s.f.	10,000 00	10,000 00	10,000 00
lien notes.....	50,000 00	42,000 00	42,000 00
do Fuel & Iron,	50,000 00	42,500 00	42,500 00
Antonio & Ar.Pase,	50,000 00	42,500 00	42,500 00
th & Rio Grande,	55,000 00	55,000 00	55,000 00
orth & Denver	5,000 00	4,350 00	4,350 00
1st	75,000 00	75,000 00	75,000 00
& Birmingham	10,000 00	10,200 00	10,200 00
Can. & Tex. of	20,000 00	19,400 00	19,400 00
1st.....	20,000 00	19,400 00	19,400 00
Susq. & West.,	55,000 00	38,500 00	38,500 00
rd Air Line, coll.	25,000 00	20,000 00	20,000 00
Colorado & Ironton,	100,000 00	100,000 00	100,000 00
lien & div. 1st.	41,000 00	36,490 00	36,490 00
Ohio So. div.),	50,000 00	52,000 00	52,000 00
ha & Hocking,	12,000 00	12,000 00	12,000 00
C., 1st.....	61,000 00	61,000 00	61,000 00
mis, Iron Mt. &	5,000 00	5,000 00	5,000 00
unif.	8,000 00	8,000 00	8,000 00
m, E. & W., 1st.	20,000 00	19,600 00	19,600 00
t River, 1st....	20,000 00	14,200 00	14,200 00
City, Clint. &	30,000 00	24,000 00	24,000 00
ighfield.....	13,000 00	12,480 00	12,480 00
Pt. Terminal, 1st	25,000 00	18,750 00	18,750 00
st Gr. Trunk, 1st	20,000 00	20,000 00	20,000 00
ng & L. Erie,	2,000 00	1,900 00	1,900 00
2.....	12,000 00	12,600 00	12,600 00
ity, So., 1st....	25,000 00	25,000 00	25,000 00
ity, Ft. Scott &	20,000 00	14,000 00	14,000 00
phis, ref.....	43,000 00	41,280 00	41,280 00
p. & St. Fe, deb..	100,000 00	84,000 00	84,000 00
rd Air Line, 1st.	50,000 00	35,000 00	35,000 00
a, 1st lien equip.			
n Cent., Ltd.,			
2.....			
Coast, 1st.....			
an. & Tex., 1st			
25,000 00	25,000 00	25,000 00	25,000 00
St. L. & West'n	20,000 00	14,000 00	14,000 00
Short Line, ref.	43,000 00	41,280 00	41,280 00
Maryland, 1st....	100,000 00	84,000 00	84,000 00
I. & Pac., col..	50,000 00	35,000 00	35,000 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Mo., Kas. & Okla., 1st.	\$200,000 00	\$200,000 00	\$200,000 00
United States Steel....	50,000 00	42,500 00	42,500 00
St. L. & San. Fran., notes	35,000 00	34,025 00	34,025 00
Wabash, notes.....	25,000 00	25,000 00	25,000 00
Republic of Cuba.....	20,000 00	20,000 00	20,000 00
Georgia & Alabama, 1st cons.....	25,000 00	26,500 00	26,500 00
Keokuk & Des Moines, 1st.....	11,000 00	11,660 00	11,660 00
Internat. & Gt. No., 2d Cin., Findlay & Ft. Wayne, 1st.....	20,000 00 10,000 00	19,800 00 9,400 00	19,800 00 9,400 00
Amer. Cigar Co., notes	20,000 00	18,000 00	18,000 00
At., Top. & S. Fe (East Okla.), 1st.....	50,000 00	48,000 00	48,000 00
Syracuse Gas Co.....	12,000 00	12,000 00	12,000 00
Texas & N. Orleans (Dallas div.), 1st....	20,000 00	19,000 00	19,000 00
St. L., Mem. & So. east.	100,000 00	96,000 00	96,000 00
Austin & No. western....	40,000 00	43,200 00	43,200 00
Denver & Rio Grande, imp.....	20,000 00	21,600 00	21,600 00
Cent. Pac. Thro' Short Line.....	50,000 00	48,500 00	48,500 00
Ozark & Cherokee Cent. 1st.....	50,000 00	48,000 00	48,000 00
Chi., R. I. & Pac., 1st & ref.....	110,000 00	104,500 00	104,500 00
Pere Marquette, equip. notes.....	20,000 00	20,000 00	20,000 00
U. S. of Mexico.....	100,000 00	93,000 00	93,000 00
Amer. Tobacco Co.....	50,000 00	54,000 00	54,000 00
Elect. Securities Corp., coll. tr. s. f.....	20,000 00	20,000 00	20,000 00
L'ville & N'ville, coll. tr.....	50,000 00	49,000 00	49,000 00
Continental Coal Co., 1st.....	50,000 00	52,500 00	52,500 00
Seaboard Air Line (At- lantic & Bir.), 1st....	50,000 00	47,500 00	47,500 00
Southern Pac., 1st ref.	50,000 00	48,000 00	48,000 00
Munroe Brew. Co., Rochester.....	100,000 00	100,000 00	100,000 00
Bartels Brew. Co., Syr- acuse.....	170,000 00	170,000 00	170,000 00
Syracuse C. Stor. & Whouse Co.....	36,000 00	36,000 00	36,000 00
St. Louis Transit Co.	100,000 00	96,000 00	96,000 00
Southern Indiana, 1st.	50,000 00	45,000 00	45,000 00
Internat. St. Pump Co., con. den.....	25,000 00	25,500 00	25,500 00
C., B. & Q. R. R. (Ill. div.), 1st.....	83,000 00	88,810 00	88,810 00
Republic Iron & Steel, 1st & coll. tr.....	50,000 00	48,750 00	48,750 00
Cin., Ham. & Dayton, coll. tr. notes.....	50,000 00	44,000 00	44,000 00
General Rubber Co.....	25,000 00	24,000 00	24,000 00
Imp. Japanese, 2d ser.	15,000 00	13,209 60	13,209 60
Mexican Central (Itl.), notes.....	25,000 00	25,000 00	25,000 00
Mason City & Fort Dodge, 1st.....	50,000 00	45,750 00	45,750 00
Chicago So., bond notes	50,000 00	45,000 00	45,000 00
N. Y. & New Jersey, 1st	50,000 00	49,750 00	49,750 00
Wabash, Pitts. Termi- nal, 1st.....	20,000 00	18,000 00	18,000 00
<i>Stocks:</i>			
Chic., Gt. West., deb.	50,000 00	41,500 00	41,500 00
Hocking Valley, pfd....	56,500 00	48,025 00	48,025 00
Evansville & Terre H., pfd.....	9,150 00	6,862 50	6,862 50
Straight Line Eng. Co., Syr.....	1,700 00	1,700 00	1,700 00
Peop. Ice Co., pfd., Syr.	2,000 00	461 81	461 81
Peop. Ice Co., com., Syr.	2,000 00		
Whitman & Barnes Mfg. Co., Akron.....	1,500 00		
Denver & Rio Grande, pfd.....	30,000 00	24,000 00	24,000 00
Southern Ry., pfd., as- senting.....	40,000 00	36,800 00	36,800 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
Hocking Valley, partic. ctfs.....	\$15,000 00	\$15,000 00	\$15,000 00	
Southern Pac., pfd.....	20,000 00	22,800 00	22,800 00	
Hudson Co.'s., pfd.....	20,000 00	7,000 00	7,000 00	
	<u>\$4,426,800 00</u>	<u>\$4,201,303 91</u>	<u>\$4,201,303 91</u>	\$4,201,303 91
Amount loaned on collaterals.....				1,391,005 64
Other loans, including bills purchased.....				770,861 47
Amount due from directors, included in loans, \$5,000.				
Overdrafts.....				107 00
Cash on deposit in banks or other moneyed institutions.....				2,459,702 97
Specie.....				23,684 68
United States legal tender notes and notes of national banks....				85,674 00
Cash items.....				30 67
Amount of assets, not included under any of the above heads, viz.:				
Furniture, fixtures, safes in vault.....			\$50 00	
Accrued interest entered on books at date of this re- port as an asset.....			18,897 62	
Railroad trustee account.....			1,181 77	
				<u>20,129 39</u>
				<u>\$9,177,257 59</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Surplus on book value (less current expenses and taxes paid)...	500,517 43
Surplus on market value, \$500,517.43; surplus after charging and crediting accrued interest, \$500,517.43).	
Deposits subject to check (except as stated below), not preferred	8,301,026 78
Certificates of deposit (not preferred), demand.....	19,069 13
Amount due banks and bankers.....	13,627 88
Preferred deposits, as follows:	
Due savings banks.....	\$18,420 07
Due savings and loan associations.....	13,783 10
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	170,873 47
	<u>203,076 64</u>
Other liabilities not included under any of the above heads, viz.:	
Certified checks.....	\$600 00
Reserved for taxes.....	5,589 73
Reserved for interest, \$33,000; reserved for rent accrued, \$750.....	33,750 00
	<u>39,939 73</u>
	<u>\$9,177,257 59</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$464,050 39
All other profits received during the year.....	88,109 25
Amount of interest paid to and credited depositors during the year	284,098 78
Amount of expenses of the institution during the year, excluding taxes.....	39,174 79
Amount of dividends on capital stock declared during the year, payable Feb. 1, May 1, Aug. 1 and Nov. 1, 1905.....	25,000 00
Taxes paid during the year.....	4,410 27
Number of deposits on which interest is allowed at this date....	12,340
Total amount of such deposits.....	\$8,398,028 76
Average rate of interest on deposits on which interest is paid....	.035
Amount of bonds and mortgages invested in during the year....	\$33,598 23
Amount received from bonds and mortgages paid or sold during the year.....	<u>16,293 28</u>

71. THE UNION TRUST COMPANY OF ALBANY, N. Y.

[47 State street; chartered 1902.]

GRANGE SARD, President.

JOSEPH R. SWAN, Treasurer

DIRECTORS.

ARTHUR L. ANDREWS,
JOHN BOWE,
JOHN R. CARNELL,
DONALD McDONALD,
ROBERT C. PRUYN,
W. N. S. SANDERS,
GEORGE H. THACHER,
W. B. VAN RENSSELAER,
SAMUEL HESSBERG,
JAMES H. MANNING,

BENJAMIN W. ARNOLD,
HENRY BRONK,
LEDYARD COGSWELL,
WILLIAM McEWAN,
S. W. ROSENDALE,
GRANGE SARD,
FRED'K TILLINGHAST,
LOUIS I. WALDMAN,
WILLIAM S. DYER,
CHARLES GIBSON.

H. H. BENDER,
CHARLES J. BUCHANAN,
MARTIN H. GLYNN,
CHARLES L. PRUYN,
CHARLES H. SABIN,
JAMES TEN EYCK,
T. I. VAN ANTWERP,
JOHN E. WALKER,
WILLIAM T. MAYER,
LESTER H. HELMES.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$43,150 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
State of New York, canal.....	\$25,000 00	\$25,000 00	\$25,000 00
City of New York, corp. stk.....	80,000 00	80,000 00	80,000 00
City of Albany, imp.....	73,100 00	73,100 00	73,100 00
City of Albany, ref. wa. City of Albany, B'way widening.....	66,300 00 6,600 00	66,300 00 6,600 00	66,300 00 6,600 00
City of Albany, River- side park.....	33,000 00	33,000 00	33,000 00
City of Albany, resurf. W. ave.....	7,280 00	7,280 00	7,280 00
City of Albany, resurf. Marl. ave.....	16,800 00	16,800 00	16,800 00
Albany & Susq., con.....	10,000 00	11,028 09	11,028 09
Atlantic Coast Line (L. & N. coll.).....	20,000 00	19,000 00	18,950 00
Atlantic Coast Line, gen. lien.....	15,000 00	15,150 00	15,165 00
Atch., Top. & N. F., con.....	25,000 00	25,500 00	25,500 00
C. B. & Q. (Ill. div.).....	62,000 00	66,340 00	65,785 61
Chi., Cin. & I., 1st ref. Continental Coal Co., 1st.....	25,000 00 37,000 00	18,750 00 38,850 00	20,000 00 37,910 00
Electrical Securities Co., 1st.....	10,000 00	9,800 00	9,850 00
El Paso, Rock Island R. R., cons.....	38,000 00	40,280 00	40,280 00
Erie R. R., conv.....	25,000 00	26,750 00	26,756 25
Kanawha & Hock. Coal & Coke.....	48,000 00	49,440 00	49,430 00
Manhattan Ry. Co.....	25,000 00	25,625 00	25,250 00
Minneapolis Gen. Elect. New Mex. Ry. & Coal, 1st cons.....	25,000 00 25,000 00	25,625 00 24,250 00	25,640 63 23,911 42
N. Y. & N. J. R. R.....	20,000 00	20,400 00	19,000 00
N. Y. El. L., Ht. & Fr. Co., 1st.....	50,000 00	54,000 00	54,000 00
New York & Queens Gas.....	25,000 00	25,000 00	25,109 37
No. Pacific-Gt. No., joint.....	25,000 00	25,000 00	25,000 00
Pennsylvania R. R., conv.....	16,000 00	15,840 00	16,000 00
St. L., Iron Mt. & So. (River & Gulf).....	5,000 00	4,750 00	4,810 00
Schenectady Ry., con.....	21,000 00	21,840 00	21,704 35
So. Jersey Gas, E. L. & T. Co.....	50,000 00	50,000 00	49,000 00
So. Pacific R. R., ref.....	80,000 00	76,000 00	76,817 08
Troy Gas. Co.....	1,500 00	1,710 00	1,710 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
United Traction Co., ref.....	\$106,000 00	\$112,360 00	\$106,970 56	
Wabash & Pitts. Term. Washington Terminal Co.....	20,000 00	17,400 00	18,000 00	
Westchester Elect. R. R.....	37,000 00	35,705 00	35,658 75	
Western Pacific R. R. . Stocks:	500 00	565 00	540 00	
Mass. Gas Co., pfd....	17,000 00	15,640 00	15,810 00	
United Traction Co....	5,200 00	4,420 00	3,800 00	
	22,500 00	33,750 00	33,079 00	
	<u>\$1,199,780 00</u>	<u>\$1,218,848 09</u>	<u>\$1,210,546 11</u>	
Amount loaned on collaterals.....				\$1,210,546 11
Other loans, including bills purchased.....				1,664,932 71
Amount due from directors, included in loans, \$300,387.14.				184,072 70
Overdrafts.....				362 15
Due from banks, bankers and brokers.....				5,128 57
Real estate.....				75,000 00
Cash on deposit in banks or other moneyed institutions.....				252,849 77
Specie.....				4,785 71
United States legal tender notes and notes of national banks....				58,577 00
Cash items.....				89,293 19
				<u>\$3,588,697 91</u>
Accrued interest not entered on books at date of this report as an asset.....				\$22,955 16

LIABILITIES.

Capital stock paid in, in cash.....	\$250,000 00
Surplus on book value (less current expenses and taxes paid)....	346,392 00
(Surplus on market value, \$354,693.98; surplus after charging and crediting accrued interest, \$360,467.77.)	
Deposits subject to check (except as stated below), not preferred.	2,109,255 09
Certificates of deposit (not preferred), time, \$23,986.80; demand, \$220,634.46.....	244,621 26
Amount due banks and bankers.....	105,065 12
Preferred deposits, as follows:	
Due savings banks.....	\$474,439 55
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	30,648 53
Deposits preferred because of pledge of part of trust company assets.....	25,000 00
	530,088 08
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends.....	\$60 00
Certified checks.....	216 36
Reserved for taxes.....	3,000 00
	<u>3,276 36</u>
	<u>\$3,588,697 91</u>
Accrued interest not entered on books at date of this report as a liability.....	\$17,181 47

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$146,136 05
All other profits received during the year.....	28,634 88
Amount of interest paid to and credited depositors during the year	68,517 70
Amount of expenses of the institution during the year, excluding taxes.....	29,979 77
Amount of dividends on capital stock declared during the year, payable June 1st, September 1st and December 1st, 1905.....	13,750 00
Taxes paid during the year.....	7,151 97

Number of deposits on which interest is allowed at this date.....	319
Total amount of such deposits.....	\$2,368,703 44
Average rate of interest on deposits on which interest is paid.....	.0309
Amount of bonds and mortgages invested in during the year....	\$24,400 00
Amount received from bonds and mortgages paid or sold during the year.....	6,000 00

72. UNION TRUST COMPANY OF JAMESTOWN, JAMESTOWN.

[211 Main street; chartered 1894.]

FRANK MERZ, President.

HARRY L. BRIGGS, Cashier.

DIRECTORS.

WILLIAM C. PATTERSON,
FREDERICK P. HALL,
CHARLES SAMUELS,
HARRY L. BRIGGS,

SAMUEL BRIGGS,
GEO. V. BLACKSTONE,
RALPH C. SHELDON,
FRANK B. BUSH,
FRANK MERZ.

CYRUS E. JONES,
A. H. GREENLUND,
HARRY R. LEWIS,
HARLOW J. CRISSEY,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$409,223 19
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of Jamestown, pav.....	\$20,030 00	\$20,030 00	\$20,030 00
City of Jamestown, sewer.....	20,000 00	20,000 00	20,000 00
City of Jamestown, school.....	25,000 00	25,000 00	25,000 00
Village of Mayville, water.....	1,120 00	1,120 00	1,120 00
Art Metal Const. Co., 1st mtg.....	80,000 00	80,000 00	80,000 00
Empire Worsted Mills, 1st mtg.....	25,000 00	25,000 00	25,000 00
Jamestown St. Ry., 1st mtg.....	3,000 00	3,000 00	3,000 00
Nat. Fuel Gas Co., deb.....	6,200 00	6,200 00	6,200 00
Penna. Gas Co., deb.....	28,595 00	28,595 00	28,595 00
Mfrs. Light & Heat Co., 1st mtg.....	10,000 00	9,500 00	9,500 00
Union Nat. Gas Corp., 1st mtg.....	7,000 00	7,000 00	7,000 00
Chic., St. Paul, M. & O., consol.....	10,000 00	9,300 00	9,300 00
B. & O. (Pgh., L. E. & W. Va.), ref.....	10,000 00	9,500 00	9,500 00
Penna. Ry., convert.....	15,000 00	14,887 50	14,887 50
	\$260,945 00	\$259,132 50	\$259,132 50

	259,132 50
Amount loaned on collaterals.....	449,384 54
Other loans, including bills purchased.....	259,017 02
Amount due from directors, included in loans, \$56,877.03.	
Overdrafts.....	25 58
Due from banks, bankers and brokers.....	10,238 43
Real estate.....	40,000 00
Cash on deposit in banks or other moneyed institutions.....	135,064 04
Specie.....	21,245 98
United States legal tender notes and notes of national banks....	16,955 00
Cash items.....	10,736 81
Amount of assets not included under any of the above heads, viz.:	
Chautauqua county and township warrants.....	4,202 42
	\$1,615,225 51

Accrued interest not entered on books at date of this report as an asset.....	\$2,750 00
---	------------

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Surplus on book value (less current expenses and taxes paid)....	133,457 60
(Surplus on market value, \$153,457.60; surplus after charging and crediting accrued interest, \$154,457.60.	
Deposits subject to check (except as stated below), not preferred.	1,238,014 77
Certificates of deposit (not preferred), demand	116,917 87
Amount due banks and bankers.....	3,335 22
Preferred deposits, as follows: Due as executor, administrator, guardian, receiver, trustee, committee or depository	21,340 05
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends.....	\$85 00
Certified checks.....	2,075 00
	<u>2,160 00</u>
	<u>\$1,615,225 51</u>
Accrued interest not entered on books at date of this report as a liability.....	<u>\$1,750 00</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$80,802 59
All other profits received during the year.....	10,190 79
Amount of interest paid to and credited depositors during the year	34,081 55
Amount of expenses of the institution during the year, excluding taxes.....	11,476 06
Amount of dividends on capital stock declared during the year, payable June 20 and December 20, 1905.....	10,000 00
Taxes paid during the year.....	3,013 15
Amount of deposits made by order of court.....	6,660 35
Number of deposits on which interest is allowed at this date....	3,009
Total amount of such deposits.....	\$1,128,371 37
Average rate of interest on deposits on which interest is paid....	.03
Amount of bonds and mortgages invested in during the year....	\$76,793 70
Amount received from bonds and mortgages paid or sold during the year.....	<u>55,398 95</u>

73. UNION TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[80 Broadway; chartered 1864.]

AUGUSTUS W. KELLEY, Vice-President.

J. V. B. THAYER, Secretary.

DIRECTORS.

E. B. WESLEY,
C. D. WOOD,
EDWARD KING,
R. T. WILSON,
CHAUNCEY M. DEPEW,
CHARLES H. LELAND,
H. VAN R. KENNEDY,

W. EMLEN ROOSEVELT,
JAMES T. WOODWARD,
AMASA J. PARKER,
AUGUSTUS W. KELLEY,
N. F. SHORTRIDGE,
HARRISON E. GAWTRY,
ALEXANDER MITTLAND,

JAMES HENRY SMITH,
CHARLES H. TWEED,
JAMES SPYER,
R. WALTON GOELET,
WILLIAM WOODWARD,
A. S. COCHRAN,
JOHN V. B. THAYER.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$587,400 00
Stock and bond investments, viz.:			
<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York, bld.	\$100,000 00	\$93,500 00	\$90,000 00
City of New York, 3d ave.....	200,000 00	187,000 00	180,000 00
City of New York, docks.....	68,000 00	62,390 00	61,200 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York, police.....	\$32,000 00	\$29,360 00	\$28,800 00
City of New York, in- surance.....	2,000 00	1,980 00	1,970 00
City of New York, docks.....	50,000 00	49,250 00	49,250 00
City of New York, docks and ferries....	20,000 00	19,700 00	19,700 00
City of New York, park opening.....	100,000 00	98,500 00	98,500 00
City of New York, transit.....	360,000 00	356,400 00	354,600 00
City of New York, asses.....	170,000 00	168,300 00	167,450 00
City of New York, water.....	428,600 00	424,314 00	422,171 00
City of New York, rev.	2,000,000 00	2,000,000 00	2,000,000 00
N. Y. Cent. & Hud.			
Riv. R. R. Co.	1,000,000 00	882,500 00	880,000 00
N. Y. Ont. & West....	300,000 00	303,375 00	300,000 00
N. Y. Cent. & H. R. R.			
R. Co.	90,000 00	90,000 00	90,000 00
Ateh., Top. & S. F. Ry.			
Co.	665,000 00	676,637 50	665,000 00
Balto. & Ohio R. R. Co.	400,000 00	377,000 00	360,000 00
Balto. & Ohio R. (P.			
L. E. & W. Va.)....	475,000 00	463,125 00	461,250 00
Central R. R. Co. of N.			
J., equip.....	120,000 00	120,000 00	120,000 00
Clev., Cin. & Chic. &			
St. L.	50,000 00	51,250 00	50,000 00
Chic. & Alton R. R. Co.	300,000 00	244,500 00	240,000 00
Chic., R. I. & Pac.	657,000 00	609,367 50	617,580 00
Chic., Bur. & Quincy..	500,000 00	499,375 00	500,000 00
Erie R. R. Co.	200,000 00	186,000 00	186,000 00
Illa. Central (Om. Div.)	500,000 00	398,750 00	390,000 00
Lake Shore & M. S. Ry.			
Co.	200,000 00	200,000 00	199,000 00
Louis. & Nash. R. R.			
Co.	200,000 00	197,000 00	193,000 00
Oregon Short Line.....	500,000 00	478,750 00	475,000 00
Penn. car trust, ctf....	250,000 00	241,550 00	241,550 00
Penn. Co. "A".....	240,000 00	220,200 00	216,000 00
Penn. Co. 1916.....	375,000 00	362,812 50	360,000 00
Penn. R. R., conat.	390,500 00	384,642 50	384,642 50
Southern Pac. R. R. Co.	500,000 00	473,750 00	475,000 00
Tenn. Coal & Iron, R. R.			
Co.	212,000 00	207,760 00	195,040 00
Third Ave. R. R. Co..	500,000 00	475,000 00	460,000 00
Union Pac. R. R. Co..	170,000 00	178,075 00	170,000 00
United N. J. R. R. &			
Canal Co.	250,000 00	250,625 00	250,000 00
U. S. of Mexico.....	250,000 00	230,625 00	225,000 00
Vandalia R. R. Co.....	250,000 00	253,125 00	250,000 00
Balto. & Ohio R. R.			
Co., notes.....	250,000 00	250,000 00	250,000 00
Chic. R. I. & Pac. Co.,			
notes.....	85,000 00	85,000 00	85,000 00
Mo. Pac. Co. notes.....	100,000 00	100,000 00	100,000 00
Nat'l R. R. of Mexico,			
notes.....	300,000 00	285,987 16	285,987 16
Trinity Church, notes..	700,000 00	700,000 00	700,000 00
Underg. Elec. Ry. Co.,			
synd.....	73,230 00	73,230 00	73,230 00
Chic., R. I. & Pac., ref.	150,000 00	141,562 50	141,000 00
	<u>\$14,733,330 00</u>	<u>\$14,182,268 66</u>	<u>\$14,052,920 66</u>

Amount loaned on collaterals.....	\$14,052,920 66
Real estate.....	33,284,852 17
Cash on deposit in banks or other moneyed institutions.....	1,900,000 00
Specie.....	1,091,261 02
United States legal tender notes and notes of national banks....	2,231,697 14
	460 00

Amount of assets not included under any of the above heads, viz.:

Accrued interest entered on books at date of this report as an asset.....	\$2 53
Commissions accrued to June 30, 1905.....	57 87
Advances to trusts.....	1,425 20
	<u>\$1,485 60</u>
	<u>\$53,150,076 59</u>

Accrued interest not entered on books at date of this report as an asset.....	<u>\$414,324 89</u>
---	---------------------

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus on book value (less current expenses and taxes paid)....	8,010,736 93
(Surplus on market value, \$8,140,084.93; surplus after charging and crediting accrued interest, \$7,891,747.50.)	
Deposits subject to check (except as stated below), not preferred.	35,419,469 02
Certificates of deposit (not preferred), time, \$4,597,603.55; demand, \$101,786.31.....	4,699,389 86
Amount due trust companies.....	261,365 31
Amount due banks and bankers.....	157,261 45
Preferred deposits, as follows:	
Due savings banks.....	\$2,544,612 26
Due savings and loan associations.....	141 91
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	806,861 68
	<u>3,351,615 85</u>

Other liabilities not included under any of the above heads, viz.:

Dividend accrued, due January 10, 1906.....	\$125,000 00
Expense accrued.....	1,000 00
Reserved for taxes.....	50,136 87
Accrued interest entered on books at date of this report as a liability.....	74,101 30
	<u>250,238 17</u>
	<u>\$53,150,076 59</u>

Accrued interest not entered on books at date of this report as a liability.....	<u>\$662,662 32</u>
--	---------------------

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$2,371,764 36
All other profits received during the year.....	76,329 66
Amount of interest paid to and credited depositors during the year	1,451,250 76
Amount of expenses of the institution during the year, excluding taxes.....	223,201 05
Amount of dividends on capital stock declared during the year, payable January 10, April 10, July 10 and October 10, 1905...	500,000 00
Taxes paid during the year.....	120,681 32
Amount of deposits made by order of court.....	24,664 18
Number of deposits on which interest is allowed at this date.....	2,823
Total amount of such deposits.....	\$42,835,626 91
Average rate of interest on deposits on which interest is paid....	.0281
Amount of bonds and mortgages invested in during the year....	\$403,000 00
Amount received from bonds and mortgages paid or sold during the year.....	<u>427,600 00</u>

74. UNION TRUST COMPANY OF ROCHESTER, ROCHESTER.

[25 State street; chartered 1897.]

FRANK TAYLOR, President.

FREDERICK W. ZOLLER, Secretary.

DIRECTORS.

C. WALTER SMITH,
G. ELBERT TAYLOR,
ADOLPH SPIEHLER,
ERICKSON PERKINS,
GEORGE W. ARCHER,
MARTIN E. WOLFF,

GEORGE WELDON,
CHARLES L. YATES,
M. F. VAN BUSKIRK,
FRANK TAYLOR,
ELBRIDGE L. ADAMS,
JAMES D. CASEY,

WILLIAM S. ELY,
ALLAN B. FRASER,
J. B. McKEIVY,
FRED'K W. ZOLLER,
J. CRAIG POWERS,
A. E. SUTHERLAND.

FINANCIAL.**RESOURCES.**

Bonds and mortgages..... \$250,428 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
State of New York, canal.....	\$25,000 00	\$26,125 00	\$26,125 00
City of New York.....	40,000 00	40,800 00	42,000 00
City of Rochester, West Side sewer.....	10,000 00	10,000 00	10,000 00
Town of Friendship, ctfs.....	600 00	600 00	600 00
Town of Chautauqua, ctfs.....	600 00	600 00	600 00
Town of Wellsville, ctfs.....	2,515 07	2,515 07	2,515 07
Town of Wellsville, ctfs.....	10,569 50	10,569 50	10,569 50
Rochester Gas & Elec. Co.....	26,000 00	26,000 00	25,000 00
Genesee Valley Club.....	7,500 00	7,500 00	6,000 00
Kanawha & Hocking Coal Co.....	20,000 00	21,100 00	20,000 00
Vaughan Machine Co.....	15,000 00	15,000 00	15,000 00
Gulf & Ship Is. R. R. Co.....	10,000 00	10,200 00	10,000 00
Elgin, Aurora & So. Tract. Co.....	15,000 00	15,000 00	15,000 00
Louisiana & Arkansas Ry. Co.....	15,000 00	15,600 00	15,000 00
Frontier Telephone Co.....	5,000 00	4,500 00	3,000 00
Missouri Pac. R. R., equip.....	20,000 00	20,000 00	20,000 00
Republic of Cuba.....	25,000 00	26,343 75	25,000 00
St. Louis, M. & So. R. R. Co.....	20,000 00	19,500 00	19,200 00
Toledo Ry. & Terminal. Cin., Ham. & D. R. R.....	20,000 00	20,950 00	20,600 00
Interocean Tel. & Tel. Co.....	22,000 00	22,000 00	22,000 00
Seaboard Air Line (Atl. & B.).....	10,000 00	10,000 00	9,875 00
International Steam Pump Co.....	15,000 00	13,465 00	13,875 00
Chic., Bur. & Quincy R. R.....	20,000 00	20,850 00	20,775 00
Chic., Cincin. & Louis. R. R.....	30,000 00	29,887 50	30,000 00
Fonda, Johnstown & G. R. R.....	10,000 00	10,000 00	10,000 00
Beech Creek Coal & Coke.....	50,000 00	47,750 00	47,750 00
Ontario Power Co.....	15,000 00	14,700 00	14,700 00
Rochester Telephone Co.....	25,000 00	25,000 00	23,750 00
Taylor Bros. Co.....	45,500 00	45,272 50	45,188 75
Erie R. R., convt.....	15,000 00	15,000 00	15,000 00
Penn. R. R. Co., convt.....	30,000 00	32,325 00	30,500 00
Interboro Rap. Tran. Co., notes.....	20,000 00	20,625 00	20,400 00
Consolidated Tobacco Co.....	25,000 00	24,750 00	24,708 33
Atch., Top. & Santa Fe, convt.....	25,000 00	20,000 00	19,912 50
		25,593 75	25,408 25

UNION TRUST COMPANY OF ROCHESTER.

623

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Amer. Steel Foundries.	\$20,000 00	\$16,925 00	\$16,925 00
U. S. Indian I. Tel. Co., 1st. with 200 shs. stk.	25,000 00	30,000 00	24,375 00
London Underground, notes.	34,000 00	32,750 00	32,738 25
<i>Stocks:</i>			
Taylor Bros. Co.	5,000 00	5,000 00	5,000 00
Nat'l. Bank of Com- merce, N. Y.	2,500 00	4,875 00	5,000 00
Nat'l Bank of Com- merce, Kans. City.	5,000 00	16,500 00	14,850 00
Curtice Bros. Co., pfd.	10,000 00	11,500 00	10,000 00
Eastman Kodak Co., com.	10,000 00	16,500 00	10,000 00
Vulcan Detinning Co., pfd.	10,000 00	5,200 00	6,500 00
Colonial Trust Co., N. Y.	500 00	1,975 00	1,550 00
N. Y. & Kentucky Co., pfd.	12,500 00	16,875 00	13,500 00
So. Pacific R. R. Co., pfd.	10,000 00	11,850 00	11,962 50
Metropolitan St. Ry. Co.	20,000 00	25,150 00	25,725 00
Stromberg-Carlson Tel. Co., pfd.	10,000 00	13,000 00	12,725 00
N. Y., Chic. & St. L., 2d pfd.	10,000 00	8,800 00	9,212 50
	<u>\$954,784 57</u>	<u>\$887,022 07</u>	<u>\$860,111 65</u>
Amount loaned on collaterals.			1,583,912 59
Other loans, including bills purchased.			730,792 85
Amount due from directors, included in loans, \$82,186.60.			
Overdrafts.			1,700 20
Due from banks, bankers and brokers.			53,600 49
Real estate.			85,969 26
Cash on deposit in banks or other moneyed institutions.			176,325 63
Specie.			33,950 07
United States legal tender notes and notes of national banks.			37,862 00
Cash items.			43,765 93
Amount of assets not included under any of the above heads, viz.:			
Accrued interest entered on books at date of this report as an asset.		\$22,601 48	
Conn. Mutual Life Ins. policy (\$50,000), cash value.		13,150 00	
			<u>35,751 48</u>
			<u><u>\$3,894,170 15</u></u>

LIABILITIES.

Capital stock paid in, in cash.	\$200,000 00
Surplus on book value (less current expenses and taxes paid).	122,199 06
(Surplus on market value, \$149,109.48; surplus after charging and crediting accrued interest, \$149,109.48.)	
Deposits subject to check (except as stated below), not preferred	3,311,764 64
Certificates of deposit (not preferred), demand.	55,064 65
Preferred deposits, as follows:	
Due savings banks.	\$144,549 10
Due savings and loan associations.	7,189 61
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.	46,351 25
	<u>198,089 96</u>
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends.	\$3,082 50
Certified checks.	1,247 62
Partial payments.	1,905 72
Secretary's checks outstanding.	816 00
	<u>7,051 84</u>
	<u><u>\$3,894,170 15</u></u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$162,276 96
All other profits received during the year.....	10,765 87
Amount of interest paid to and credited depositors during the year.....	117,836 12
Amount of expenses of the institution during the year, excluding taxes.....	29,780 50
Amount of dividends on capital stock declared during the year, payable April 1, July 1, October 1, 1905, and January 1, 1906..	12,000 00
Taxes paid during the year.....	4,524 10
Amount of deposits made by order of court.....	1,945 64
Number of deposits on which interest is allowed at this date....	4,061
Total amount of such deposits.....	\$3,432,785 33
Average rate of interest on deposits on which interest is paid....	.0352
Amount of bonds and mortgages invested in during the year....	\$43,220 00
Amount received from bonds and mortgages paid or sold during the year.....	34,575 00

75. UNITED STATES MORTGAGE AND TRUST COMPANY, NEW YORK CITY.

[55 Cedar street; chartered in 1871 as the United States Mortgage Company.]

GEORGE M. CUMMING, President.

CARL G. RASMUS, Treasurer.

DIRECTORS.

GEORGE W. YOUNG,
DUMONT CLARKE,
GEORGE M. CUMMING,
WILLIAM P. DIXON,
CHARLES M. HAYS,
LUTHER KOUNTZE,
ROBERT OLYPHANT,
EBEN B. THOMAS,

C. LEDYARD BLAIR,
C. A. COFFIN,
C. C. CUYLER,
ROBERT A. GRANNISS,
CHARLES R. HENDERSON,
WILLIAM B. LEEDS,
MORTIMER L. SCHIFF,
JAMES TIMPSON,
CORNELIUS VANDERBILT.

WILLIAM B. BOULTON,
GEORGE A. COX,
CHARLES D. DICKEY,
GEORGE G. HAVEN, Jr.,
GUSTAV E. KISSEL,
CLARENCE H. MACKAY,
VALENTINE P. SNYDER,
ARTHUR TURNBULL

FINANCIAL.

RESOURCES.

Bonds and mortgages.....\$10,628,129 24
Stock and bond investments viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York, new E. R. bridge.....	\$200,000 00	\$198,000 00	\$198,000 00
City of New York, asses	250,000 00	247,500 00	247,500 00
City of New York, wat'r	1,250,000 00	1,233,125 00	1,233 125 00
City of New York, sch. houses.....	50,000 00	48,935 00	48,935 00
City of New York, local imp., Brooklyn.....	60,000 00	59,398 32	59,398 32
City of New York, rev.	225,000 00	231,795 00	231,795 00
Atlantic Mut. Ins. Co., scrip.....	4,300 00	4,352 03	4,352 03
Atlantic Mut. Ins. Co., scrip.....	183,120 00	189,455 95	189,455 95
Holme Realty Co.....	400,000 00	400,000 00	400,000 00
U. S. Mtg. & Tr. Co., series G.....	4,000 00	3,960 00	3,960 00
U. S. Mtg. & Tr. Co., series I.....	9,000 00	8,910 00	8,910 00
U. S. Mtg. & Tr. Co., series J.....	10,500 00	10,395 00	10,395 00
U. S. Mtg. & Tr. Co., series K.....	8,000 00	7,920 00	7,920 00
U. S. Mtg. & Tr. Co., series M.....	2,400 00	2,376 00	2,376 00
U. S. Mtg. & Tr. Co., series N.....	11,000 00	10,888 00	10,888 00

UNITED STATES MORTGAGE AND TRUST COMPANY. 625

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Hock. Valley Ry. Co., partic. cts.	\$475,000 00	\$475,760 00	\$475,760 00
Westinghouse Elec. & Mfg. Co., notes	150,000 00	148,500 00	148,500 00
Oregon Short Line, ref.	200,000 00	190,000 00	190,000 00
Jersey City Water Con- tract Co.	104,000 00	100,880 00	100,880 00
Chic. & Alton Ry. Co., coll. notes	100,000 00	99,280 00	99,280 00
Chesa. & Ohio Ry. Co., notes	400,000 00	400,000 00	400,000 00
Balt. & Ohio R. R. Co.	375,000 00	375,000 00	375,000 00
Penn. Co., series C, tr. cts.	500,000 00	465,000 00	465,000 00
Southern Pac. R. R., 1st ref.	100,000 00	96,750 00	96,750 00
Lackawanna Steel Co. gold notes	200,000 00	198,000 00	198,000 00
North. Pac.-Gt. North. (C., B. & Q.), joint.	300,000 00	302,790 00	302,790 00
Chic., R. I. & Pac. R. R., gold	500,000 00	498,366 50	498,366 50
Imp. Japanese Gov't, ster. loan	50,000 00	43,375 00	43,375 00
Mobile & Ohio R. R., equip. notes	224,000 00	218,193 30	218,193 30
Canada So. Ry. Co., 1st mtg.	100,000 00	101,610 00	101,610 00
Atch., Top. & Santa Fe, deb.	25,000 00	24,812 50	24,812 50
Lehigh Valley R. R., gen'l consol. mtg.	200,000 00	197,911 11	197,911 11
Erie R.R. (Penna. coll.) tr.	200,000 00	190,000 00	190,000 00
Penna. R. R. Co., conv.	200,000 00	196,000 00	196,000 00
<i>Underwriting account:</i>			
Subway Realty Co.	34,000 00	34,000 00	34,000 00
Underground Elec. of London	150,000 00	73,230 00	73,230 00
Navigation Syndicate, Electrical Securities Co., 3d series	200,000 00	160,000 00	160,000 00
Penna. R. R. Co., conv.	38,000 00	36,860 00	36,860 00
Westinghouse Terminal Co., 1st mtg.	300,000 00	294,000 00	294,000 00
Amer. Smelters Sec. Co., pfd B.	57,000 00	54,933 75	54,933 75
50,000 00	46,750 00	46,750 00	
Cinn., Ham. & Dayton Ry. Co., rfd.	170,000 00	157,250 00	157,250 00
<i>Stocks:</i>			
Commercial Trust Co. of N. J.	100,000 00	375,000 00	375,000 00
Worcester, Nash. & Roch. R. R. Co.	20,000 00	29,000 00	29,000 00
New York Dock Co., com.	1,225,200 00	245,040 00	245,040 00
United States Safe Dep. Co.	100,000 00	100,000 00	100,000 00
N. Y., N. H. & H. R. R. Co.	60,000 00	117,000 00	117,000 00
Nat'l Bank of Com. in N. Y.	40,000 00	78,000 00	78,000 00
Casualty Co. of Amer. Chic., Mil. & St. Paul	20,000 00	25,000 00	25,000 00
R. R., pfd.	100,000 00	188,000 00	188,000 00
Lehigh Valley R. R. Co.	45,000 00	72,187 50	72,187 50
Orange Nat'l Bank of Orange, N. J.	135,850 00	339,625 00	339,625 00
Jersey City Water Contr. Co.	16,000 00	16,000 00	16,000 00
Hahn & Co., pfd.	100,000 00	50,000 00	50,000 00
Reading R. R. Co., 1st pfd.	200,000 00	184,000 00	184,000 00
Am. Smelt. Sec. Co. pfd.	100,000 00	97,750 00	97,750 00
Soc. Financiere Fran- co-Amer.	200,000 00	48,426 15	48,426 15
Chic., Mil. & St. Paul R. R. Co., com.	50,000 00	88,016 94	88,016 94
	<u>\$10,581,370 00</u>	<u>\$9,889,308 05</u>	<u>\$9,889,308 05</u>

\$9,889,308 05

Amount loaned on collaterals	\$13,204,989 49
Other loans, including bills purchased	187,908 90
Overdrafts	104 24
Due from banks, bankers and brokers	1,495,163 53
Cash on deposit in banks or other moneyed institutions	2,624,647 91
Specie	2,430,992 27
United States legal tender notes and notes of national banks	19,925 00
Cash items	4,888 96

Amount of assets not included under any of the above heads, viz.:

Accrued interest entered on books at date of this report as an asset	\$367,601 28	
Foreign exchange	500,107 28	
		867,708 56
		<u>\$41,353,766 15</u>

Accrued interest not entered on books at date of this report as an asset	\$5,866 30
--	------------

LIABILITIES.

Capital stock paid in, in cash	\$2,000,000 00
Surplus on book value (less current expenses and taxes paid)	4,549,889 46
(Surplus on market value, \$4,549,889.46; surplus after charging and crediting accrued interest, \$4,549,889.46.)	
Deposits subject to check (except as stated below), not preferred.	16,898,516 60
Certificates of deposit (not preferred), time, \$195,557.42; demand, \$907,333.34	1,102,890 76
Amount due trust companies	2,057,893 72
Amount due banks and bankers	3,737,615 71

Preferred deposits, as follows:

Due savings banks	\$282,683 39	
Due savings and loan associations	5,180 77	
Due as executor, administrator, guardian, receiver, trustee, committee or depository	232,824 92	
Deposits otherwise preferred, if any	821,297 11	
		1,341,986 19

Other liabilities not included under any of the above heads, viz.:

Certified checks	\$265,834 64	
Unpaid dividends	240,000 00	
Reserved for taxes	33,250 00	
Accrued interest entered on books at date of this report as a liability	125,889 07	
Mortgage trust bonds	9,000,000 00	
		9,664,973 71
		<u>\$41,353,766 15</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year	\$1,950,103 56
All other profits received during the year	599,575 34
Amount of interest paid to and credited depositors during the year	802,903 41
Amount of interest paid to mortgage trust bondholders	385,967 12
Amount of expenses of the institution during the year, excluding taxes	351,580 08
Amount of dividends on capital stock declared during the year, payable June 30 and December 30, 1905	440,000 00
Taxes paid during the year	58,322 36
Amount of deposits made by order of court	139,367 77
Number of deposits on which interest is allowed at this date	2,319
Total amount of such deposits	\$24,190,912 46
Average rate of interest on deposits on which interest is paid	.0272
Amount of bonds and mortgages invested in during the year	\$1,696,166 42
Amount received from bonds and mortgages paid or sold during the year	2,018,619 50

UNITED STATES TRUST COMPANY OF NEW YORK, NEW YORK
CITY.

[45 and 47 Wall street; chartered 1853.]

J. GAGE, President.

HENRY L. THORNEILL, Secretary.

DIRECTORS.

L. SLOAN,
J. S. JAMES,
J. STEWART,
ARSEN RHODES,
PHELPS STOKES,
ROSBY BROWN,
ARD CUTTING,
J. S. SMITH,

WILLIAM ROCKEFELLER,
ALEX. E. ORR,
WM. H. MACY, JR.,
WM. D. SLOANE,
GUSTAV H. SCHWAB,
FRANK LYMAN,
GEO. F. VIETOR,
JAMES STILLMAN,

JOHN CLAFLIN,
JOHN J. PHELPS,
JOHN S. KENNEDY,
D. O. MILLS,
LEWIS CASS LEDYARD,
MARSHALL FIELD,
PAYNE WHITNEY,
LYMAN J. GAGE.

FINANCIAL.

RESOURCES.

and mortgages..... \$4,306,000 00
and bond investments, viz.:

and bonds.	Par value.	Estimated market value.	Book value.
New York, rev.	\$1,500,000 00	\$1,500,000 00	\$1,500,000 00
New York, gold			
t.....	213,000 00	213,000 00	212,250 00
New York.....	1,087,000 00	1,087,000 00	1,087,000 00
New York, corp.			
.....	250,000 00	250,000 00	250,000 00
Chicago.....	50,000 00	50,750 00	50,000 00
or tr. cts.....	750,000 00	742,500 00	705,000 00
olling Stock, tr.	300,000 00	297,000 00	282,000 00
t. R. (Penn.			
car eq. tr.....	500,000 00	492,500 00	475,000 00
quip. trust....	200,000 00	199,000 00	182,000 00
R. Co.....	120,000 00	120,000 00	116,146 50
ic. & St. Louis			
.....	60,000 00	60,000 00	55,000 00
c. Ry. Co.....	300,000 00	299,875 00	280,957 92
s. Ry. Through			
Line.....	250,000 00	242,500 00	240,000 00
et Ry.....	100,000 00	90,500 00	86,584 22
ock Isl. & Pac.			
.....	407,000 00	392,755 00	374,150 00
Dutch Church	85,000 00	85,000 00	85,000 00
op. & S. Fe....	200,000 00	199,000 00	174,932 50
G. H. & Hart-			
R. Co.....	500,000 00	500,000 00	500,000 00
ud. Canal Co.,			
.....	100,000 00	99,000 00	90,000 00
re. R. R. Co.,	300,000 00	285,000 00	270,000 00
Ont. & West'n			
.....	25,000 00	25,000 00	25,000 00
Cent. & Hud.			
R. Co.....	338,500 00	331,730 00	338,500 00
Alton Ry. Co.,	250,000 00	250,000 00	243,750 00
Ry. Co.....	351,000 00	347,490 00	337,536 55
anna Steel Co.,	500,000 00	498,125 00	491,250 00
erground Elec.			
s. London.....	250,000 00	240,208 33	235,000 00
E. Ills. R. R.			
.....	16,000 00	16,000 00	12,092 38
& San F.....	137,000 00	137,000 00	134,063 72
& Mich. So.			
.....	500,000 00	498,333 33	495,000 00
Japanese			
.....	12,500 00	10,744 15	10,744 15
Ohio R. R. Co.,	600,000 00	600,000 00	597,782 81
Imp. Co.....	50,000 00	50,000 00	49,125 00
R. R. Co.....	348,000 00	348,000 00	348,000 00
hort Line R. R.			
.....	300,000 00	287,000 00	283,494 31

\$10,950,000 00 \$10,845,010 51 \$10,617,360 06

10,617,360 06

Amount loaned on collaterals.....	\$36,988,049 77
Other loans, including bills purchased.....	6,867,645 08
Real estate.....	1,000,000 00
Cash on deposit in banks or other moneyed institutions.....	6,139,613 91
Amount of assets not included under any of the above heads, viz.: Accrued interest enteted on books at date of this report as an asset.....	536,044 50
	<u>\$66,454,713 32</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$2,000,000 00
Surplus on book value (less current expenses and taxes paid).... (Surplus on market value, \$12,655,330.54; surplus after charging and crediting accrued interest, \$12,427,679.79.)	12,427,679 79
Deposits subject to check (except as stated below), not preferred	20,793,054 88
Certificates of deposit (not preferred), time.....	20,062,213 70
Amount due trust companies.....	2,226,250 08
Amount due banks and bankers.....	101,287 90
Preferred deposits, as follows:	
Due savings banks.....	\$2,491,532 38
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	5,249,446 60
	7,740,978 98
Other liabilities not included under any of the above heads, viz.:	
Reserved for taxes and expense.....	\$27,000 00
Accrued interest entered on books at date of this report as a liability.....	1,076,247 99
	<u>1,103,247 99</u>
	<u>\$66,454,713 32</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$2,856,704 23
All other profits received during the year.....	78,065 05
Amount of interest paid to and credited depositors during the year	1,498,594 48
Amount of expenses of the institution during the year, excluding taxes.....	181,210 29
Amount of dividends on capital stock declared during the year, payable January 1 and July 1, 1905.....	1,000,000 00
Taxes paid during the year.....	164,559 59
Amount of deposits made by order of court.....	54,329 07
Number of deposits on which interest is allowed at this date....	2,476
Total amount of such deposits.....	\$49,855,943 58
Average rate of interest on deposits on which interest is paid....	.0281
Amount of bonds and mortgages invested in during the year....	\$1,972,500 00
Amount received from bonds and mortgages paid or sold during the year.....	<u>1,603,000 00</u>

77. UTICA TRUST AND DEPOSIT COMPANY, UTICA.

[Genesee and Lafayette streets; chartered 1899.]

JAMES S. SHERMAN, President.

J. FRANCIS DAY, Secretary.

DIRECTORS.

FREDERICK S. EASTON,
CHARLES S. SYMONDS,
JAMES S. SHERMAN,
THOMAS R. PROCTOR,
FREDERICK GILBERT,

WILLIAM CARY SANGER,
W. S. DOOLITTLE,
GEORGE E. DUNHAM,
CHARLES A. BUTLER,
BEECHER M. CROUSE,
F. S. SHERMAN.

CHARLES B. ROGERS,
GEORGE L. BRADFORD,
D. C. MURRAY,
J. J. GILBERT,
THOMAS F. BAKER,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$308,083 00
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York....	\$200,000 00	\$205,000 00	\$200,000 00
County of Oneida, Paris road.....	9,600 00	9,600 00	9,600 00
County of Herkimer...	40,000 00	40,000 00	40,000 00
Village of Illion, sewer	10,500 00	10,500 00	10,500 00
Chicago & Alton R. R.	25,000 00	20,500 00	20,000 00
Chic. & Gt. Western, deb.....	25,000 00	21,500 00	22,000 00
Pressed Steel Car., notes	10,000 00	10,000 00	9,700 00
Balt. & Ohio (S. W'n)	10,000 00	9,200 00	8,800 00
Wheeling & Lake Erie...	15,000 00	13,800 00	13,650 00
Toledo & Ohio Cent....	14,000 00	14,840 00	14,000 00
Ft. Schuyler Club.....	8,900 00	8,900 00	8,900 00
Louisville & Nashville, un.....	25,000 00	25,750 00	25,000 00
Detroit, Rochester & Romeo.....	20,000 00	21,200 00	20,000 00
Kansas City No. Western.....	10,000 00	10,300 00	10,000 00
Missouri Pacific.....	20,000 00	21,000 00	20,000 00
Thomas Ryan's Con. Brew. Co.....	12,000 00	12,000 00	11,400 00
Adams Express Co....	1,000 00	1,040 00	1,000 00
Gulf & Ship Island R. R.....	10,000 00	10,300 00	10,000 00
Atch., Top. & Santa Fe	10,000 00	10,000 00	9,800 00
Utica & Mohawk Valley Ry. Co.....	53,000 00	55,120 00	52,355 00
Auburn Gas Co.....	10,000 00	10,000 00	10,000 00
Youngstown, Sharon R. & L. Co.....	12,000 00	12,000 00	11,940 00
Mo., Kans. & Texas, ext.....	8,000 00	8,560 00	8,000 00
U. S. of Mexico.....	9,700 00	9,700 00	9,603 00
Elgin, Aurora & So. Tract.....	29,000 00	28,130 00	28,130 00
Atlantic Coast Line...	25,000 00	25,250 00	23,500 00
Cleve. So. Western Tr. Co.....	25,000 00	25,000 00	23,750 00
Newton & No. Western R. R.....	20,000 00	19,100 00	19,100 00
N. Y. C. (Lake Shore & coll.).....	52,000 00	47,320 00	47,320 00
Utica Gas & Electric Co.....	10,000 00	10,000 00	10,000 00
Sadaquada Golf Club...	1,300 00	1,300 00	1,170 00
Laclede Gas Lt. Co....	20,000 00	21,600 00	20,000 00
Union Elec. L. & P. Co.	10,000 00	10,800 00	10,000 00
People's Gas Light & Coke Co.....	20,000 00	21,400 00	20,000 00
Pere Marquette.....	20,000 00	20,000 00	20,000 00
Republic of Cuba....	20,000 00	21,000 00	20,000 00
Missouri, Kansas & Tex. of Tex.....	10,000 00	10,900 00	10,000 00
Lehigh & New York R. R.....	10,000 00	9,775 00	9,775 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Pere Marquette.....	\$1,000 00	\$1,150 00	\$1,000 00
Medina Quarry Co.....	15,000 00	1,500 00	1,500 00
St. Louis, Mem. & S. E.	20,000 00	19,500 00	19,500 00
Seaboard Air Line.....	10,000 00	10,000 00	9,879 20
Toledo, St. Louis & Western.....	10,000 00	9,100 00	8,925 00
United Ry., St. Louis..	10,000 00	8,850 00	8,600 00
Iron Mt. (R. & G. div.)..	10,000 00	9,700 00	9,400 00
Wabash & Pitts. Term.	10,000 00	9,300 00	9,000 00
Atlantic Coast Line (L. & N. coll.).....	10,000 00	9,500 00	9,437 50
Rome Gas & Elec. Co.	16,000 00	16,480 00	15,200 00
Jap. Imp. Gov't.....	9,740 00	9,886 00	8,933 00
Wabash R. R., coll. notes.....	25,000 00	25,000 00	25,000 00
Florida West Shore.....	10,000 00	10,200 00	10,000 00
St. L., Kan. City (St. Chas. Bridge).....	4,000 00	4,240 00	4,000 00
Wabash R. R. Term....	6,000 00	5,700 00	5,700 00
Detroit Edison Co.....	20,000 00	20,000 00	19,900 00
Amer. Tobacco Co.....	5,000 00	4,000 00	3,000 00
No. Pac.-C., B. & Q., joint.....	11,000 00	11,000 00	11,000 00
United Tract. Co.....	10,000 00	10,400 00	10,000 00
Minn. & Ste. Marie....	10,000 00	10,150 00	9,725 00
Kings Co. Elevated....	20,000 00	19,000 00	18,900 00
Syracuse Gas, Lt. Co....	10,000 00	10,100 00	10,000 00
Cons. Water Co.....	25,000 00	26,250 00	23,250 00
So. Pac., ref.....	30,000 00	29,100 00	29,025 00
International Paper Co.	20,000 00	19,000 00	18,150 00
So. Indiana.....	10,000 00	9,400 00	9,400 00
Boston & Worcester St. R. R.....	10,000 00	10,300 00	10,000 00
Cincin., Ham. & Day- ton.....	20,000 00	19,400 00	19,400 00
Kan. City, Mem. & Birmingham.....	10,000 00	9,850 00	9,475 00
Sharon, Pa., sewer.....	20,000 00	19,358 00	19,358 00
Atlantic Coast Line, deb.....	10,000 00	10,100 00	9,750 00
Minn. St. Ry. Co.-St. Paul City.....	10,000 00	10,500 00	10,000 00
City of Schenectady...	12,055 56	12,055 56	12,055 56
Jap. Imp. Gov't.....	11,201 00	10,165 54	10,165 54
Wabash R. R.....	25,000 00	24,500 00	24,312 50
Interboro Rapid Tran- sit.....	50,000 00	49,250 00	49,250 00
N. Y. Gas L., H. & P. Co.....	25,000 00	27,500 00	25,000 00
Portland General Elec.	20,000 00	20,800 00	20,000 00
Wheeling & Lake Erie, equip.....	15,000 00	16,500 00	15,000 00
Detroit & Mackinac...	10,000 00	9,700 00	9,875 00
Ateh., Top. & Santa Fe, deb.....	10,000 00	9,800 00	9,800 00
Toledo & Ohio Cent. (St. Mary's div.)....	20,000 00	19,000 00	19,000 00
Ogdensburg & Lake Champlain.....	15,000 00	15,000 00	14,831 25
Detroit United.....	29,000 00	27,550 00	27,260 00
Cons. Water Company.	14,000 00	14,700 00	13,780 00
Philippine, land pur- chase.....	35,000 00	38,500 00	35,000 00
Omaha Electric Co.....	10,000 00	10,000 00	10,000 00
Chic. & Alton R. R....	10,000 00	8,000 00	8,300 00
Rock Island, ref.....	10,000 00	9,825 00	9,825 00
St. Louis & San Fran...	20,000 00	20,300 00	20,000 00
Buff. & Susquehanna...	10,000 00	10,150 00	10,000 00
Mo., Kan. & Texas, 1st ref.....	10,000 00	8,925 00	8,925 00
Wisconsin Cent. Ry. Co.	10,000 00	9,525 00	9,525 00
Detroit Southern Ohio (S. div.).....	10,000 00	9,425 00	9,425 00
Morristown Erie R. R., 1st.....	10,000 00	10,200 00	10,000 00
Chic. & Eastern Ill....	20,000 00	20,000 00	19,150 00
Ulster & Delaware....	25,000 00	23,500 00	23,500 00
Iron Mt., car trust....	10,000 00	10,000 00	10,000 00
Louisville & Nash., coll.	10,000 00	9,850 00	9,850 00
St. Joseph Grand Is. Ry. Co.....	15,000 00	14,100 00	14,250 00
Chic. So. Ry. Co.....	10,000 00	10,000 00	10,000 00
Paris City G. & E. Co.	1,500 00	1,500 00	1,500 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
<i>Stocks:</i>				
N. Y. C. & H. R. R. R. Co.....	\$10,000 00	\$15,000 00	\$10,000 00	
Amer. Tobacco Co., pfd	5,000 00	5,250 00	3,000 00	
International Heater Co.....	39,400 00	20,000 00	20,000 00	
	<u>\$1,795,896 56</u>	<u>\$1,760,970 10</u>	<u>\$1,707,990 55</u>	\$1,707,990 55
Amount loaned on collaterals.....				1,420,265 34
Other loans, including bills purchased.....				948,880 11
Amount due from directors, included in loans, \$68.100 00.				
Real estate.....				35,000 00
Cash on deposit in banks or other moneyed institutions.....				865,683 59
Specie.....				31,015 38
United States legal tender notes and notes of national banks....				27,670 00
Cash items.....				39,348 99
				<u>\$5,383,936 96</u>
Accrued interest not entered on books at date of this report as an asset.....				\$19,841 06

LIABILITIES.

Capital stock paid in, in cash.....	\$200,000 00
Surplus on book value (less current expenses and taxes paid)....	340,514 00
(Surplus on market value, \$393,493.55; surplus after charging and crediting accrued interest, \$413,334.61.)	
Deposits subject to check (except as stated below), not preferred.	4,662,700 22
Certificates of deposit (not preferred), demand.....	51,624 61
Amount due trust companies.....	911 79
Amount due banks and bankers.....	3,046 12
Preferred deposits, as follows:	
Due savings banks.....	\$10,671 00
Due savings and loan associations.....	93 45
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	98,546 44
	109,310 89
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends.....	\$780 00
Certified checks.....	2,108 40
Secretary's checks outstanding.....	12,940 93
	15,829 33
	<u>\$5,383,936 96</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$211,579 98
Amount of interest paid to and credited depositors during the year	114,551 93
Amount of expenses of the institution during the year, excluding taxes.....	29,002 75
Amount of dividends on capital stock declared during the year, payable June 1 and December 1, 1905.....	24,000 00
Taxes paid during the year.....	6,226 04
Number of deposits on which interest is allowed at this date....	5,299
Total amount of such deposits.....	\$4,502,397 74
Average rate of interest on deposits on which interest is paid....	.0289
Amount of bonds and mortgages invested in during the year....	\$73,198 58
Amount received from bonds and mortgages paid or sold during the year.....	49,115 58

78. VAN NORDEN TRUST COMPANY, NEW YORK CITY.

[786 Fifth avenue; chartered 1902.]

WARNER M. VAN NORDEN, President.

ARTHUR KING WOOD, Secretary.

DIRECTORS.

WARNER VAN NORDEN,
JAMES TALCOTT,
JONATHAN B. CURREY,
CHARLES W. MORSE,
ARTHUR A. FOWLER,
SETH M. MILLIKEN,

W. M. VAN NORDEN,
JOHN CLAFLIN,
THOMAS P. FOWLER,
MAHLON D. THATCHER,
WM. NELSON CROMWELL,
GANO S. DUNN,
IRVING E. RAYMOND.

WM. F. HAVEMEYER,
HENRY F. SHOEMAKER,
ERNST THALMANN,
HENRY T. BRONSON,
HENRY PHIPPS,
MINTURN POST COLLINS.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$615,199 50
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York.....	\$424,500 00	\$424,500 00	\$424,500 00
State of New York, canal.....	150,000 00	159,000 00	150,000 00
Fifth Ave. Estates, gen'l mtg.....	189,000 00	189,000 00	189,000 00
Ft. W. & Wab. Val. Trac. Co.....	50,000 00	48,000 00	47,500 00
Kan. City, Ft. S. & Mem. R. R., ref. gold mtg.....	50,000 00	44,250 00	44,250 00
Imperial Japanese, 2d. Union Elect. Lt. & Power Co., 1st mtg.	50,000 00	46,750 00	46,062 50
Laclede Gas Lt. Co. of St. L., ref. & ext.mtg.	25,000 00	26,250 00	25,000 00
St. L., ref. & ext.mtg.	25,000 00	27,000 00	25,000 00
<i>Stocks:</i>			
Consolidated Gas Co..	114,500 00	207,245 00	224,000 00
Underground Elec. Ry. Co. of London, Ltd..	24,410 00	28,803 00	24,410 00
Fifth Avenue Estates..	101,000 00	101,000 00	101,000 00
Van Norden Safe Dep. Co.....	100,000 00	100,000 00	100,000 00
Nineteenth Ward Bank	100,000 00	350,000 00	210,000 00
Amer. Surety Co.....	17,200 00	32,680 00	35,260 00
Mex. Cent. Ry. Co., gold notes.....	50,000 00	50,000 00	50,000 00
	<u>\$1,470,610 00</u>	<u>\$1,834,478 00</u>	<u>\$1,695,982 50</u>

Amount loaned on collaterals..... 1,695,982 50
Other loans, including bills purchased..... 3,954,889 77
Amount due from directors, included in loans, \$1,025.00. 2,115,697 80
Overdrafts..... 261 84
Due from banks, bankers and brokers..... 580,610 92
Cash on deposit in banks or other moneyed institutions..... 2,091,800 60
Specie..... 677,097 61
United States legal tender notes and notes of national banks... 61,205 00
Amount of assets not included under any of the above heads, viz.:

Furniture and fixtures.....	\$51,260 67
Accrued interest entered on books at date of this report as an asset.....	55,599 47
Premium account.....	20,816 10

127,676 24

\$11,920,421 78

LIABILITIES.

Capital stock paid in, in cash	\$1,000,000 00	
Surplus on book value (less current expenses and taxes paid)....	1,273,250 41	
(Surplus on market value, \$1,411,745.91; surplus after charging and crediting accrued interest, \$1,411,745.91)		
Deposits subject to check (except as stated below), not preferred.	5,740,450 63	
Certificates of deposit (not preferred), time, \$256,345; demand, \$1,176,995.10.....	1,433,340 10	
Amount due trust companies.....	159,335 36	
Amount due banks and bankers.....	1,132,522 11	
Preferred deposits, as follows:		
Due savings banks.....	\$581,143 65	
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	36,961 68	
		618,105 33
Other liabilities, not included under any of the above heads, viz.:		
Unpaid dividends.....	\$28,700 00	
Certified checks.....	442,318 15	
Reserved for taxes.....	5,000 00	
Accrued interest entered on books at date of this report as a liability.....	50,929 46	
Secretary's checks.....	36,470 23	
		563,417 84
		<u>\$11,920,421 78</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$569,576 10
All other profits received during the year.....	20,087 07
Amount of interest paid to and credited depositors during the year.	191,584 76
Amount of expenses of the institution during the year, excluding taxes.....	200,764 06
Amount of dividends on capital stock declared during the year, payable June 30, September 30, and December 30, 1905.....	80,000 00
Taxes paid during the year.....	22,324 40
Number of deposits on which interest is allowed at this date....	3,195
Total amount of such deposits.....	\$6,573,292 59
Average rate of interest on deposits on which interest is paid....	.0283
Amount of bonds and mortgages invested in during the year....	\$908,624 50
Amount received from bonds and mortgages paid or sold during the year.....	942,425 00

79. THE WASHINGTON TRUST COMPANY OF THE CITY OF NEW YORK.

[280 Broadway; chartered 1889.]

DAVID M. MORRISON, President.

M. S. LOTT, Secretary.

DIRECTORS.

CHARLES H. RUSSELL,
DAVID M. MORRISON,
GEO. AUSTIN MORRISON,
H. J. S. HALL,
CARL SCHEFER,
WILLIAM A. PUTNAM,
GEORGE F. VIETOR,

GEORGE H. PRENTISS,
SETH E. THOMAS,
JOSEPH C. BALDWIN,
CLARENCE W. SEAMANS,
JOHN HARSEN RHOADES,
CHARLES M. CLARK,
GEORGE W. JENKINS,

PHINEAS C. LOUNSBURY,
LUCIUS K. WILMERDING,
WILLIAM WHITING,
CHARLES F. CUTLER,
FRANCIS H. LEGGETT,
FRANCIS H. PAGE,
WILLIAM BARBOUR.

FINANCIAL.

RESOURCES.

bonds and mortgages..... \$569,225 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York.....	\$100,000 00	\$100,000 00	\$100,000 00
Brooklyn Un. Gas, 1st	32,000 00	35,200 00	35,200 00
Met. Street Railway....	5,000 00	5,000 00	5,000 00
Cons. Gas Co., conv....	20,000 00	32,000 00	32,000 00
Oregon Short Line.....	25,000 00	24,250 00	24,250 00
U. S. Steel, a. f.....	25,000 00	23,500 00	23,500 00
Grand St. & Newtown	15,000 00	15,000 00	15,000 00
Amer. Tel. & Tel. Co....	100,000 00	100,000 00	100,000 00
Westinghouse El.....	100,000 00	100,000 00	100,000 00
St. Louis & San Fran.	75,000 00	75,000 00	75,000 00
Hocking Valley Ry.....	115,000 00	115,000 00	115,000 00
Rock Island Co.....	80,000 00	80,000 00	80,000 00
N. Y., Ont. & West.....	45,000 00	45,000 00	45,000 00
Central Crosstown.....	75,000 00	75,000 00	75,000 00
Ches. & Ohio.....	50,000 00	50,000 00	50,000 00
Western Pacific.....	100,000 00	92,500 00	92,500 00
Southern Ry.....	50,000 00	50,000 00	50,000 00
Interborough R. T.....	35,000 00	34,300 00	34,300 00
<i>Stocks:</i>			
Evansville & Terre			
Haute.....	13,333 33	8,100 00	8,100 00
Lake Erie & West., pfd.	10,000 00	8,500 00	8,500 00
Amer. Tel. & Tel. Co....	50,000 00	65,000 00	65,000 00
Cons. Gas Co.....	50,000 00	87,500 00	87,500 00
Amer. Express Co.....	10,000 00	22,400 00	22,400 00
Penn. R. R. Co.....	10,000 00	14,000 00	14,000 00
Cons. Gas of Baltimore.	5,000 00	5,000 00	5,000 00
	<u>\$1,195,333 33</u>	<u>\$1,262,250 00</u>	<u>\$1,262,250 00</u>
Amount loaned on collaterals.....			\$1,262,250 00
Other loans, including bills purchased.....			9,350,500 00
Amount due from directors, included in loans, \$221,500.			225,000 00
Cash on deposit in banks or other moneyed institutions.....			779,323 19
Specie.....			104,727 68
United States legal tender notes and notes of national banks....			4,000 00
			<u>\$12,295,025 87</u>
Accrued interest not entered on books at date of this report as an asset.....			\$119,411 76
			<u>=====</u>
LIABILITIES.			
Capital stock paid in, in cash.....			\$500,000 00
Surplus on book value (less current expenses and taxes paid)....			977,416 54
(Surplus on market value, \$977,416.54; surplus after charging and crediting accrued interest, \$1,060,805.60.)			
Deposits subject to check (except as stated below), not preferred.			7,211,865 11
Certificates of deposit (not preferred), time, \$724,544.98; demand, \$928,509.52.....			1,653,054 50
Amount due trust companies.....			2,018 60
Preferred deposits, as follows:			
Due savings banks.....		\$1,907,112 53	
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....		35,958 59	
			1,943,071 12
Other liabilities not included under any of the above heads, viz.:			
Reserved for taxes.....			7,600 00
			<u>\$12,295,025 87</u>
Accrued interest not entered on books at date of this report as a liability.....			\$36,022 70

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$469,332 08
All other profits received during the year.....	506 75
Amount of interest paid to and credited depositors during the year.....	300,120 46
Amount of expenses of the institution during the year, excluding taxes.....	68,278 81
Amount of dividends on capital stock declared during the year, payable January 2, April 1, July 1, October 1, 1905.....	60,000 00
Taxes paid during the year.....	14,283 48
Amount of deposits made by order of court.....	53,410 15
Number of deposits on which interest is allowed at this date.....	1,496
Total amount of such deposits.....	\$10,777,671 59
Average rate of interest on deposits on which interest is paid.....	.0281
Amount of bonds and mortgages invested in during the year.....	\$135,000 00

80. WESTCHESTER TRUST COMPANY, YONKERS.

[8 Getty square; chartered 1898.]

PETER J. ELTING, President.

JAMES E. HOWES, Secretary.

DIRECTORS.

CHARLES T. BARNEY,	RICHARD H. BURDSALL,	E. C. CLARK,
FRANCIS M. CARPENTER,	CHARLES R. DUSENBERRY,	TRACY DOWS,
RICHARD EDIE, JR.,	FREDERICK L. ELDRIDGE,	E. J. ELTING,
PETER J. ELTING,	HENRY R. HICKS,	EDWARD F. HILL,
EDSON LEWIS,	I. W. MACLAY,	ALANSON J. PRIME,
DANIEL S. REMSEN,	WILLIAM SLOANE,	MOSES TAYLOR,
R. B. VAN CORTLANDT,	J. MAYHEW WAINWRIGHT,	HOWARD WILLETS.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$488,195 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of Yonkers.....	\$10,500 00	\$10,500 00	\$10,500 00
City of New York.....	30,000 00	30,750 00	33,000 00
Westchester Co., ref. . .	27,220 18	27,220 18	27,220 18
Nor. Pac.-Gr. Nor., jt. (C., B. & Q. coll.) . .	25,000 00	25,531 25	24,262 50
Clev., Chi., Cin. & St. L. R. R., (P. & E.) inc.	15,000 00	11,550 00	12,168 75
Union Pac., 1st mtg. ld. gr.	15,000 00	15,947 50	15,956 25
Col. South'n, 1st mtg. gold.....	10,000 00	9,450 00	9,687 50
Lackawanna Steel Co., 1st mtg. conv.....	50,000 00	53,250 00	50,725 00
Nat'l R. R. of Mexico, gold.....	25,000 00	25,000 00	24,236 11
Bush Terminal, gold....	25,000 00	22,500 00	21,775 00
Mo., Kans. & Tex., 1st ref. & gold.....	25,000 00	21,750 00	21,750 00
Undergr. Elect. Ry. Co. of London, Ltd.....	25,000 00	24,750 00	24,562 50
Lackawanna Steel Co., Cin., Ham. & Dayton R. R.....	25,000 00	25,000 00	24,875 00
Detroit United Ry., 1st mtg.....	25,000 00	22,000 00	24,531 25
Western Pac. Ry., 1st sub.....	20,000 00	18,100 00	18,100 00
St. L. & S. W'n R. R., 1st con. mtg. gold....	20,000 00	18,549 99	18,549 99
	25,000 00	20,625 00	20,625 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
Beech Creek Coal & Coke Co.....	\$25,000 00	\$24,375 00	\$24,375 00	
Atch., Top. & Santa Fe R. R., con.....	25,000 00	26,093 75	26,093 75	
Nor. Westch. Co. Lt. Co., 1st con.....	25,000 00	24,408 75	24,408 75	
Japanese Imp. Sterl. Loan.....	10,000 00	8,693 30	8,693 30	
<i>Stocks:</i>				
Getty Square Drug Co.	24,600 00	14,760 00	14,760 00	
Yonkers Bowl. Assoc..	1,000 00	1,000 00	1,000 00	
	<u>\$508,320 18</u>	<u>\$481,804 72</u>	<u>\$481,855 83</u>	\$481,855 83
Amount loaned on collaterals.....				733,461 65
Other loans, including bills purchased.....				542,524 84
Amount due from directors, included in loans, \$8,466.74.				
Overdrafts.....				902 20
Due from banks, bankers and brokers.....				31,780 95
Real estate.....				269,249 24
Cash on deposit in banks or other moneyed institutions.....				416,075 70
Specie.....				5,772 30
United States legal tender notes and notes of national banks....				9,800 00
Cash items.....				17,149 56
Amount of assets not included under any of the above heads, viz.:				
Storage vault.....				1,114 42
				<u>\$2,997,881 69</u>

Accrued interest not entered on books at date of this report as an asset.....	\$4,813 00
--	------------

LIABILITIES.

Capital stock paid in, in cash.....	\$300,000 00
Surplus on book value (less current expenses and taxes paid)....	154,799 19
(Surplus on market value, \$154,748.08; surplus after charging and crediting accrued interest, \$159,561.08.)	
Deposits subject to check (except as stated below), not preferred	2,015,110 59
Certificates of deposit (not preferred), demand.....	78,247 45
Amount due trust companies.....	132,192 84
Amount due banks and bankers.....	43,480 06
Preferred deposits as follows:	
Due savings banks.....	\$113,676 82
Due savings and loan associations.....	907 91
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	77,458 39
	192,043 12
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends.....	\$9,150 00
Certified checks.....	72,858 44
	82,008 44
	<u>\$2,997,881 69</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$124,378 39
All other profits received during the year.....	25,226 11
Amount of interest paid to and credited depositors during the year	51,252 38
Amount of expenses of the institution during the year, excluding taxes.....	39,785 32
Amount of dividends on capital stock declared during the year, payable January 1 and July 1, 1905.....	18,000 00
Taxes paid during the year.....	5,432 24

Number of deposits on which interest is allowed at this date....	852
Total amount of such deposits.....	\$2,284,536 08
Average rate of interest on deposits on which interest is paid....	.0225
Amount of bonds and mortgages invested in during the year....	\$215,300 00
Amount received from bonds and mortgages paid or sold during the year.....	55,540 00

81. WILLIAMSBURGH TRUST COMPANY, BROOKLYN.

[Broadway and Kent avenue; chartered 1899.]

J. G. JENKINS, President.

W. A. FIELD, Secretary.

DIRECTORS.

ANTHONY N. BRADY,
CHARLES ENGERT,
FRANK JENKINS,
JOHN H. SCHEIDT,
JOHN J. COONEY,
JOSEPH FALLERT,
FRED G. LEMMERMANN,
ROBERT T. WHALEN,

JOHN DOHSE,
FRANK HARVEY FIELD,
JOSEPH LIEBMANN,
DAVID W. STEIN,
MARSHALL S. DRIGGS,
HUGH J. GRANT,
MOSES MAY,

CHARLES M. DAVIDSON,
JOSEPH HUBER,
WILLARD P. REID,
JOHN G. JENKINS,
G. J. L. DOERSCHUCK,
THEODORE F. JACKSON,
MORTIMER L. REYNOLDS,
JOHN W. WEBER.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$1,034,246 37
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York, exempt.....	\$462,000 00	\$448,200 00	\$462,000 00
Kings Co., El. Lt. & Power.....	181,000 00	197,300 00	191,140 00
Nassau El. R. R., con.....	10,000 00	8,600 00	8,862 50
American Malting Co.....	22,000 00	23,500 00	17,055 00
Union Ferry.....	35,000 00	33,200 00	33,650 00
Cross., Austin & I. Lumber Co.....	51,000 00	51,000 00	50,833 75
Third Avenue R. R.....	50,000 00	48,000 00	49,500 00
Utica Gas & Elec.....	75,000 00	77,200 00	76,522 50
Toledo, St. L. & Western R. R.....	25,000 00	20,700 00	19,311 25
Colorado Midland.....	25,000 00	19,200 00	20,871 25
Tenn. Coal & Iron, gen'l Wisconsin Cent., gen'l 1st.....	25,000 00	25,000 00	22,500 00
1st.....	10,000 00	9,500 00	9,250 00
Colo. Fuel & Iron, conv. Peo. Gas Lt. & Coke, ref.....	20,000 00	18,000 00	19,343 75
50,000 00	52,000 00	51,375 00	
Chicago Tract., receiver's certif.....	15,000 00	15,000 00	15,162 00
American Cigar Co., notes.....	25,000 00	23,000 00	23,000 00
Consol. Tobacco.....	75,000 00	60,000 00	57,893 75
Wabash R. R., notes.....	25,000 00	24,500 00	24,625 00
Erie, convt.....	3,000 00	3,200 00	3,000 50
Va. Iron, Coal & Coke.....	20,000 00	18,200 00	18,025 00
Consol. Gas, conv.....	50,000 00	85,000 00	84,562 50
Amer. Ice, deb.....	18,000 00	15,600 00	11,631 75
St. L. & So. Western, con.....	50,000 00	40,000 00	40,750 00
International Paper.....	20,000 00	19,400 00	18,382 50
Wabash Pitts. Term., 2d.....	20,000 00	6,800 00	7,925 00
Central Leather.....	25,000 00	25,000 00	24,650 00
Public Service Corp'n, N. J., notes.....	25,000 00	24,000 00	24,437 50

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
<i>Stocks:</i>			
National Surety Co....	\$20,000 00	\$27,000 00	\$26,486 00
Corn Products.....	30,000 00	5,500 00	5,352 00
Corn Products, pfd....	50,000 00	30,500 00	31,027 00
Missouri Pacific.....	20,000 00	20,000 00	20,008 00
U. S. Rubber, 2d pfd..	20,000 00	16,200 00	14,006 00
First Nat'l Bank (B'k- lyn).....	5,500 00	22,000 00	20,725 00
Amer. Ice Securities....	30,000 00	10,200 00	6,854 00
No. Amer. Co.....	10,000 00	9,900 00	9,962 50
United Rys. of St. Louis, pfd.....	10,000 00	8,400 00	8,162 50
Erie, 1st pfd.....	70,000 00	56,000 00	55,139 50
Chic. Ry., syn.....	47,500 00	47,500 00	47,500 00
Consolidated Gas.....	20,000 00	36,200 00	35,575 00
Empire State Surety Co.....	10,000 00	20,000 00	15,770 50
United Ry. San Fran., pfd.....	10,000 00	8,800 00	8,712 50
Broadway Trust Co....	10,000 00	16,500 00	15,000 00
Metropolitan Railway..	100,000 00	124,000 00	131,237 50
Terminal Bank.....	26,000 00	32,500 00	32,500 00
Chesapeake & Ohio.....	10,000 00	5,600 00	3,256 00
St. Louis & So. West., pfd.....	30,000 00	16,800 00	18,425 00
Pressed Steel Car.....	10,000 00	5,500 00	3,416 50
Amer. Teleph. & Tele- graph.....	10,000 00	13,800 00	13,925 00
U. S. Leather, pfd....	10,000 00	11,300 00	10,912 50
Detroit, Toledo & Iron- ton, synd.....	25,000 00	25,000 00	25,000 00
Southern Railway.....	10,000 00	3,500 00	3,600 00
International Paper, pfd.....	10,000 00	8,500 00	8,750 00
	<u>\$2,016,000 00</u>	<u>\$1,972,300 00</u>	<u>\$1,957,563 50</u>
Amount loaned on collaterals.....			\$1,957,563 50
Other loans, including bills purchased.....			2,531,651 76
Amount due from directors, included in loans, \$58,510.			1,541,263 34
Overdrafts.....			3,934 65
Real estate.....			519,138 27
Cash on deposit in banks or other moneyed institutions.....			405,778 00
Specie.....			357,730 04
United States legal tender notes and notes of national banks....			189,525 00
Amount of assets not included under any of the above heads, viz.:			
Furniture and fixtures.....		\$16,000 00	
Interest due and uncollected.....		10,187 41	
Branch accounts.....		2,332 24	
			<u>28,519 65</u>
			<u>\$8,569,350 58</u>
Accrued interest not entered on books at date of this report as an asset.....			<u>\$10,750 00</u>
LIABILITIES.			
Capital stock paid in, in cash.....			\$700,000 00
Surplus on book value (less current expenses and taxes paid)....			540,116 23
(Surplus on market value, \$554,852.73; surplus after charging and crediting accrued interest, \$551,602.73.)			
Deposits subject to check (except as stated below), not preferred			6,874,253 42
Certificates of deposit (not preferred), time, \$10,000; demand, \$62,492.55.....			72,492 55
Amount due banks and bankers.....			103,793 48
Preferred deposits, as follows:			
Due savings banks.....		\$169,290 16	
Due savings and loan associations.....		13,310 02	
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....		26,406 19	
			<u>209,006 37</u>

Other liabilities not included under any of the above heads, viz.:

Unpaid dividends.....	\$14,178 00	
Certificate checks.....	50,200 62	
Reserved for taxes.....	3,903 02	
Secretary's checks.....	1,406 89	
		\$69,688 53
		\$8,569,350 58

Accrued interest not entered on books at date of this report as a liability.....	\$14,000 00
--	--------------------

SUPPLEMENTARY.

Total amount of interest and commissions received during the year.....	\$335,271 50
All other profits received during the year.....	33,087 70
Amount of interest paid to and credited depositors during the year.....	169,015 76
Amount of expenses of the institution during the year, excluding taxes.....	98,115 27
Amount of dividends on capital stock declared during the year, payable April 1, July 1, Oct. 2, 1905, and Jan. 2, 1906.....	56,000 00
Taxes paid during the year.....	16,894 59
Amount of deposits made by order of court.....	26,496 37
Number of deposits on which interest is allowed at this date....	5,293
Total amount of such deposits.....	\$7,156,712 43
Average rate of interest on deposits on which interest is paid....	.024
Amount of bonds and mortgages invested in during the year....	\$727,899 37
Amount received from bonds and mortgages paid or sold during the year.....	578,747 00

82. WINDSOR TRUST COMPANY, NEW YORK CITY.

[575 Fifth avenue; chartered 1902.]

JOHN ALVIN YOUNG, Vice-President.

A. GORDON NORRIE, Secretary.

DIRECTORS.

R. L. BEECKMAN,	ROBERT H. MCCURDY,	AUGUST BELMONT,
ODDEN MILLS,	JAMES BROWN,	DELANCEY NICOLL,
JAMES A. BURDEN, Jr.	CHARLES LATHROP PACK,	HUBERT CILLIN,
MORTON F. PLANT,	WM. S. FANSHAW,	ROBERT C. PRUYN,
JOHN FOX,	JORDAN J. ROLLINS,	ANDREW FREEDMAN,
PHILIP STOCKTON,	JAMES GAYLEY,	CORNELIUS VANDERBILT,
J. HORACE HARDING,	FELIX M. WARBURG,	ERNEST ISELIN,
GERALD L. HOYT,	CLARENCE W. WATSON,	ARCHIBALD S. WHITE,
CHARLES D. WETMORE,	WILLIAM JAY,	WILLIAM B. LEEDS,
GARDINER M. LANE,	GEORGE W. YOUNG,	JOHN ALVIN YOUNG.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$776,000 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Imp. Japanese Gov't, ster. loan.....	\$12,500 00	\$1,250 00	\$1,250 00
U. S. of Mexico.....	99,000 00	92,000 00	92,000 00
City of N. York, school	100,000 00	99,000 00	99,000 00
City of New York, repav. streets.....	4,000 00	3,960 00	3,960 00
City of N. York, school	7,500 00	7,425 00	7,425 00
City of New York, new East River bridge...	5,000 00	4,950 00	4,950 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York, pub. park	\$1,500 00	\$1,485 00	\$1,485 00
City of New York, gold exempt	200,000 00	198,000 00	198,000 00
Pitts., C. C. & St. Louis	100,000 00	103,000 00	103,000 00
Oregon Short Line, ref., gold	100,000 00	96,000 00	96,000 00
Cent. Pac. Ry. Thro. Short Line	100,000 00	101,500 00	101,500 00
Niagara Falls Power Co., ser. B.	50,000 00	52,500 00	52,500 00
Penna. Co., guar. gold coll. tr.	50,000 00	45,125 00	45,125 00
Atlantic Coast Line (L. & N. coll.)	34,000 00	34,467 50	34,467 50
Missouri Pac. Ry., gold loan	50,000 00	46,750 00	46,750 00
Lacks. Steel Co., gold notes	100,000 00	99,000 00	99,000 00
South. Pac. Ry., 1st ref. mtg., gold	100,000 00	97,125 00	97,125 00
Cinn., Ham., & Dayton Ry., gold coll. notes	100,000 00	87,000 00	87,000 00
Penna. R. R., gold notes	160,000 00	158,400 00	158,400 00
Interb. Rapid Trans. Co., gold notes	205,000 00	201,156 25	201,156 25
Chi., R. I. & Pac. R. R., gold bonds	100,000 00	97,000 00	97,000 00
Louisv. & Nash. Ry., gold coll. trust	50,000 00	49,750 00	49,750 00
Wabash Ry., gold notes	100,000 00	97,750 00	97,750 00
Am. Tel. & Teleg. Co., gold coup. notes	100,000 00	100,625 00	100,625 00
South'n Ry., coll. tr.	200,000 00	200,750 00	200,750 00
Atch., Top. & Santa Fe	25,000 00	24,500 00	24,500 00
Wabash R. R., coll. notes	100,000 00	99,625 00	99,625 00
West'n Pac. Ry., 1st mtg.	100,000 00	94,000 00	94,000 00
Nor. Pac.-Gr't Nor., jt. (C. B. & Q. coll.)	100,000 00	101,625 00	101,625 00
St. L., Memphis & So. East. R. R.	50,000 00	48,000 00	48,000 00
Erie R. R. (Penna. coll.), gold	50,000 00	47,500 00	47,500 00
Penna., steel rolling stock, ser. G.	100,000 00	97,750 00	97,750 00
Wood Worsted Mills Corp., notes	50,000 00	50,000 00	50,000 00
Wheeling & Lake Erie R. R., notes	145,000 00	145,000 00	145,000 00
Chesapeake & Ohio R. R., notes	150,000 00	149,625 00	149,625 00
Hocking Valley Ry., notes	100,000 00	100,000 00	100,000 00
Westinghouse Elect. Mfg. Co.	50,000 00	49,812 50	49,812 50
<i>Stocks:</i>			
Chi., Mil. & St. Paul, pfd.	50,000 00	94,250 00	94,250 00
N. Y., N. H. & Hart- ford R. R.	50,000 00	97,500 00	97,500 00
Interborough Rapid Transit	80,000 00	188,400 00	188,400 00
Casualty Co. of Amer.	20,000 00	30,000 00	30,000 00
Missouri Pac. R. R.	100,000 00	100,250 00	100,250 00
Manhattan Ry. Co.	100,000 00	162,000 00	162,000 00
Brooklyn Union Gas Co	20,000 00	35,000 00	35,000 00
Reading R. R., 1st pfd.	70,000 00	64,400 00	64,400 00
Am. Smelters Sec., pfd. B.	25,000 00	25,125 00	25,125 00
United Surety Co. of Balt.	10,000 00	15,000 00	15,000 00
Northern Pacific R. R.	50,000 00	101,000 00	101,000 00
Standard Oil Co.	20,000 00	139,800 00	139,800 00
	<u>\$3,743,500 00</u>	<u>\$4,136,131 25</u>	<u>\$4,136,131 25</u>

\$4,136,131 25

WINDSOR TRUST COMPANY.

641

Amount loaned on collaterals	\$3,810,324	24
Other loans, including bills purchased	207,800	00
Overdrafts	564	10
Due from banks, bankers and brokers	65,000	81
Cash on deposit in banks or other moneyed institutions	1,000,930	27
Specie	152,988	98
United States legal tender notes and notes of national banks ...	238,430	00
Cash items	145	65
Amount of assets not included under any of the above heads, viz.:		
Accrued interest entered on books at date of this		
report as an asset	\$89,455	19
Safe deposit vaults	60,000	00
	149,455	19
	<u>\$10,537,779</u>	<u>49</u>

LIABILITIES.

Capital stock paid in, in cash	\$1,000,000	00
Surplus on book value (less current expenses and taxes paid). . .	703,520	47
(Surplus on market value, \$703,520.47; surplus after charging		
and crediting accrued interest, \$703,520.47.)		
Deposits subject to check (except as stated below), not preferred	7,479,936	31
Certificates of deposit (not preferred), time, \$7,519.65; demand,		
\$347,392.73	354,912	38
Amount due trust companies	375,971	06
Amount due banks and bankers	333,946	27
Preferred deposits, as follows:		
Due savings banks	\$141,861	31
Due savings and loan associations	54,930	15
Due as executor, administrator, guardian, receiver,		
trustee, committee or depository	3,020	65
	199,812	11
Other liabilities not included under any of the above heads, viz.:		
Certified checks	\$78,227	34
Reserved for taxes	11,452	95
	89,680	29
	<u>\$10,537,779</u>	<u>49</u>

SUPPLEMENTARY.

Total amount of interest and commissions received during the		
year	\$392,375	65
All other profits received during the year	100,165	90
Amount of interest paid to and credited depositors during the year	197,353	85
Amount of expenses of the institution during the year, excluding		
taxes	97,585	52
Amount of dividends on capital stock declared during the year,		
payable December 29, 1905	30,000	00
Taxes paid during the year	15,722	80
Amount of deposits made by order of court	87,155	49
Number of deposits on which interest is allowed at this date ...	1,304	
Total amount of such deposits	\$8,649,896	48
Average rate of interest on deposits on which interest is paid . . .	.0278	
Amount of bonds and mortgages invested in during the year . . .	\$31,000	00
Amount received from bonds and mortgages paid or sold during		
the year	60,000	00

Statement of the Condition of the Trust Companies of the

NAME'S.	Amount of bonds and mortgages	Amount of stock and bond investments.	Amount loaned on collaterals.	Amount of other loans including bills purchased.
ALBANY COUNTY.				
Albany Trust Company, The, Albany.....	\$24,750	\$2,440,665	\$2,254,373	\$572,679
Union Trust Company of Albany, N. Y., The, Albany.....	49,150	1,408,439	1,234,937	203,344
Total.....	\$73,900	\$3,849,104	\$3,489,310	\$776,223
BROOME COUNTY.				
Binghamton Trust Company, Binghamton.....	\$375,168	\$1,717,910	\$352,296	\$1,021,800
CATTARAUGUS COUNTY.				
Salamanca Trust Company, Salamanca.....	\$87,991	\$61,429	\$26,085	\$237,073
CHAUTAUQUE COUNTY.				
Chautauque County Trust Company, Jamestown.....	\$263,948	\$409,445	\$500,539	\$783,090
Union Trust Company of Jamestown.....	408,155	266,577	389,283	266,334
Total.....	\$672,103	\$676,022	\$889,822	\$1,049,424
CHEMUNG COUNTY.				
Chemung Canal Trust Company, Elmira.....	\$114,310	\$2,642,338	\$830,047	\$1,344,217
DUTCHESS COUNTY.				
Poughkeepsie Trust Company.....	\$192,816	\$575,690	\$401,114	\$225,675
ERIE COUNTY.				
Buffalo Loan, Trust and Safe Deposit Company, Buffalo.....	\$675,560	\$421,825	\$1,197,223	.....
Commonwealth Trust Company, Buffalo.....	154,700	3,988,896	1,175,115	.....
Fidelity Trust Company of Buffalo.....	1,438,143	2,520,560	2,233,560	\$160,117
Total.....	\$2,268,403	\$6,931,281	\$4,605,898	\$160,117
KINGS COUNTY.				
Brooklyn Trust Company, Brooklyn.....	\$346,500	\$8,038,106	\$8,989,172	\$1,311,827
Flathush Trust Company, Brooklyn.....	332,780	259,060	1,418,472	193,925
Franklin Trust Company, Brooklyn.....	521,400	6,723,531	1,803,585	2,904,343
Hamilton Trust Company, Brooklyn.....	537,525	2,244,874	3,771,359	531,425
Home Trust Company of the City of New York, Brooklyn.....	102,400	995,674	131,845	34,569
Kings County Trust Company, Brooklyn.....	1,007,583	1,538,656	7,473,405	1,278,384
Long Island Loan and Trust Company, Brooklyn.....	902,900	3,368,569	5,785,829	274,422
Nassau Trust Company of the City of Brooklyn.....	636,433	2,154,625	3,308,688	1,475,902
People's Trust Company, The, Brooklyn.....	576,895	5,871,322	6,095,946	1,720,023
Williamsburgh Trust Company, Brooklyn.....	1,107,699	1,872,285	2,582,460	1,160,548
Total.....	\$6,072,115	\$33,067,002	\$41,360,762	\$10,885,395
MONROE COUNTY.				
Fidelity Trust Company of Rochester, The.....	\$412,500	\$3,223,994	\$2,044,331	\$54,882
Genesee Valley Trust Company, Rochester.....	430,032	2,535,418	1,630,205	115,656
Rochester Trust and Safe Deposit Company, Rochester.....	2,136,325	9,785,234	5,256,183	.....
Security Trust Company of Rochester, Rochester.....	524,159	4,182,920	2,818,613	\$45,438
Union Trust Company of Rochester, Rochester.....	230,258	913,094	1,544,901	590,877
Total.....	\$3,733,274	\$20,640,660	\$13,294,233	\$1,606,953
NEW YORK COUNTY.				
Bankers' Trust Company, New York.....	.....	\$7,380,120	\$15,847,439	\$764,086
Bowling Green Trust Company, New York.....	\$87,000	6,879,996	10,485,651	567,661
Broadway Trust Company, New York.....	510,730	1,004,340	1,067,026	1,146,296
Central Trust Company of New York, New York.....	292,722	18,234,563	48,406,527	207,874
Colonial Trust Company, New York.....	79,250	2,188,537	23,334,349	1,629,965
Commonwealth Trust Company, New York.....	.....	700,073	28,000	2,590
Empire Trust Company, New York.....	254,000	688,342	1,305,001	386,575
Equitable Trust Company of New York.....	2,336,900	5,958,890	34,509,765	28,731
Farmers' Loan and Trust Company, The, New York.....	1,391,500	23,579,742	52,917,578	2,623,709
Fifth Avenue Trust Company, New York.....	730,507	8,094,752	11,022,923	840,226
Guaranty Trust Company of New York.....	.....	20,566,155	33,578,928	5,364,321
Guardian Trust Company of New York.....	271,700	578,690	2,437,877	299,934
Holland Trust Company, New York.....	11,874	178,400	98,594	.....
Italian-American Trust Company, New York.....	132,750	461,842	27,000	\$16,739

QUARTERLY STATEMENT.

643

State of New York at the Close of Business June 7, 1905.

Resources.								
Over- drafts.	Due from banks, bankers and brokers.	Real estate.	Cash on deposit- in banks or other moneyed institutions.	Specie.	Legal tender notes and notes of national banks.	Cash items.	*Other assets.	Total resources.
\$2,195 438	\$4,996	\$240,000 90,000	\$1,278,562 697,340	\$37,785 3,408	\$50,769 33,221	\$22,078 11,918	\$15,000	\$6,938,888 3,737,864
\$2,633	\$4,996	\$330,000	\$1,975,902	\$41,193	\$83,990	\$33,990	\$15,000	\$10,676,222
\$704	\$397,894	\$38,000		\$79,533	\$31,000	\$5,170	\$44,341	\$4,063,816
\$268	\$1,081	\$6,724	\$54,944	\$11,983	\$14,587	\$227	\$4,910	\$507,307
\$1,348 95	\$21,348 10,253	\$50,000 40,000	\$480,889 61,269	\$47,762 17,199	\$34,660 28,900	\$5,620 1,754	\$3	\$2,598,689 1,459,825
\$1,443	\$31,001	\$90,000	\$542,158	\$64,961	\$63,560	\$7,380	\$9	\$4,068,483
\$5	\$5,077		\$518,553	\$308,466	\$145,500	\$45,716	\$10,486	\$5,964,715
\$2,920	\$6,416	\$62,206	\$149,622	\$14,880	\$15,180	\$6,295	\$1,489	\$1,654,306
\$47 1,892	\$8,510 1,727		\$678,751 589,030 1,154,861	\$202,573 53,148 14,190	\$60,037 38,274 123,397	\$4,768 1,999 29,942	\$5,002	\$3,254,249 6,001,201 8,465,264
\$1,939	\$10,237	\$786,870	\$2,422,632	\$269,911	\$221,708	\$36,709	\$5,009	\$17,720,714
\$466 155		\$98,264 65,188 450,000 33,045	\$1,665,300 222,175 2,284,008 672,523	\$373,641 181,482 172,383 645,978	\$48,767 48,000 60,277 32,350	\$2,653	\$109,287 34,197 559 4	\$20,983,983 2,755,279 14,920,542 8,479,305
3,547 580 491 764 457	\$593 3,000 166,000 8,000	\$216,747 3,000 697,341 800,517 349,353 459,785	\$282,392 907,200 697,341 800,517 650,167 669,043	106 108,079 94,782 739,620 1,247,402 414,801	8,200 30,699 102,483 117,377 184,800 216,331	11,532 6,891 81 7,443 377,977	12,758 4 4 38,003 4	2,126,093 12,571,200 11,229,996 9,445,999 17,042,653 8,505,513
\$6,440	\$8,593	\$1,841,392	\$9,396,691	\$3,978,274	\$849,284	\$407,801	\$216,904	\$108,090,663
\$1,586 63	\$7		\$925,040	\$32,931	\$46,150	\$4,708	\$504	\$6,746,733
1,195 3,807	179,558 74,443	\$75,000 397,128 107,223 83,579	2,056,254 631,981 1,275,634 325,334	16,976 244,578 59,953 40,327	43,450 39,000 82,676 23,187	831 56,767 45,356 43,256	3 4 2 7,528	6,903,887 18,547,210 10,122,728 3,880,564
\$6,652	\$254,011	\$602,930	\$5,214,253	\$394,705	\$234,443	\$150,918	\$8,041	\$46,201,152
\$177 23 260	\$3,116 982,312 95,415		\$4,250,525 4,416,129 4,477,124	\$39,146 155,011 40,520	\$7,530 90,000 45,395		\$2	\$28,273,151 23,668,977 4,402,043
28,280		\$5,000 992,675	6,885,496 2,876,189	34,885 859,607	4,570 222,359	6,934	23,003	75,043,306 31,227,943
4,115 546	372,900 1,092	115,633	3,991 1,649,203 4,454,815	72 4,164 27,803	120 32,443 10,840		256	741,012 4,920,415 47,359,355
11,996 54,787	1,450,000		8,013,974 1,640,670	3,000,710 41,886	2,989 115,000		2	92,992,161 22,591,466
176 327	735,348 161,345		4,922,034 531,045	31,331 16,770	14,910 47,749		50,716	73,348,235 4,363,978
	81,387	\$3,774	1,865 501,117	34 9,807	900 28,990	93	1130,559 31,398	506,000 1,610,406

Statement of the Condition of the Trust Companies of the State

NAME.	Amount of bonds and mortgages	Amount of stock and bond investments.	Amount loaned on collaterals.	Amount of other loans including bills purchased
NEW YORK COUNTY—(Continued).				
Knickerbocker Trust Company, New York.....	\$2,864,520	\$4,367,477	\$50,916,552	\$991,547
Lawyers' Title Insurance and Trust Company, New York.....	13,700,575	1,378,638	4,162,042	
Lincoln Trust Company, New York.....	1,276,631	7,854,341	4,252,331	2,945,036
Manhattan Trust Company, New York.....	9,500	7,309,067	6,459,570	
Merrillville Trust Company, The, New York.....	1,481,025	13,091,558	71,329,967	
Metropolitan Trust Company of the City of New York.....	341,000	3,947,000	31,656,201	
Morton Trust Company, New York.....		10,319,735	52,630,399	1,328,440
Mutual Alliance Trust Company of New York.....	238,025	1,655,757	3,339,488	1,428,257
New York Life Insurance and Trust Company, New York.....	3,341,656	10,249,211	7,632,743	15,406,067
New York Trust Company, New York.....	3,261,733	18,287,534	32,830,544	2,339,400
Real Estate Trust Company, New York.....	226,500	1,431,732	7,716,730	32,978
Standard Trust Company, The, New York.....	167,295	6,532,272	13,393,446	460,061
Title Guarantee and Trust Company, New York.....	14,449,969	6,010,813	12,086,617	2,182,398
Trust Company of America, The, New York.....	1,018,257	16,727,978	34,902,578	4,283,103
Union Trust Company of New York.....	687,500	17,791,345	41,601,990	
United States Mortgage and Trust Company, New York.....	11,051,229	10,483,592	21,295,261	543,730
United States Trust Company of New York.....	4,178,500	13,657,071	39,509,177	8,508,613
Van Norden Trust Company, New York.....	990,800	1,741,493	4,504,761	1,738,072
Washington Trust Company, New York.....	547,225	1,071,015	9,873,645	290,000
Windsor Trust Company, New York.....	806,000	3,270,734	3,954,618	77,662
Total.....	\$66,766,864	\$253,675,765	\$689,075,718	\$56,715,911
NIAGARA COUNTY.				
Niagara Falls Trust Company, Niagara Falls.....	\$30,189	\$140,747	\$220,731	\$150,307
ONEIDA COUNTY.				
Citizens' Trust Company of Utica, N. Y.....	\$54,300	\$361,208	\$152,070	\$973,830
Utica Trust and Deposit Company, Utica.....	313,331	1,306,064	948,571	1,051,827
Total.....	\$367,631	\$1,667,272	\$1,100,641	\$2,025,657
ONONDAGA COUNTY.				
Syracuse Trust Company, Syracuse.....		\$1,209,145	\$1,196,937	\$285,415
Trust and Deposit Company of Onondaga, Syracuse.....	\$198,209	3,999,768	1,369,001	663,259
Total.....	\$198,209	\$5,208,913	\$2,565,938	\$948,674
ORANGE COUNTY.				
Columbus Trust Company, Newburgh.....	\$505,297	\$839,600	\$184,257	\$650,017
Orange County Trust and Safe Deposit Company, Middletown.....	368,123	1,498,254	398,715	155,200
Total.....	\$873,420	\$2,337,854	\$573,972	\$805,217
QUEENS COUNTY.				
Queens County Trust Company, Jamaica.....	\$413,050	\$902,302	\$295,765	\$66,646
RENSSELAER COUNTY.				
Security Trust Company of Troy, The.....	\$46,085	\$1,335,998	\$341,227	\$803,809
Troy Trust Company, The.....	38,400	608,909	907,204	761,009
Total.....	\$84,485	\$1,944,908	\$1,248,431	\$1,564,818
SARATOGA COUNTY.				
Adirondack Trust Company, Saratoga Springs.....	\$120,025	\$298,292	\$217,796	\$740,626
SCHENECTADY COUNTY.				
Schenectady Trust Company, Schenectady.....	\$210,575	\$1,182,753	\$639,010	\$791,012
TOMPKINS COUNTY.				
Ithaca Trust Company, Ithaca.....	\$206,932	\$1,009,627	\$224,156	\$130,572
WARREN COUNTY.				
Glens Falls Trust Company, Glens Falls.....	\$146,717	\$50,282	\$180,094	\$311,593

QUARTERLY STATEMENT.

645

of New York at the Close of Business June 7, 1905.—(Continued).

RESOURCES.								
Over-drafts.	Due from banks, bankers and brokers.	Real estate.	Cash on deposit in banks or other moneyed institutions.	Specie.	Legal tender notes and notes of national banks.	Cash items.	*Other assets.	Total resources.
\$12,015	\$26,893	\$925,000	\$7,389,159	\$4,853,974	\$302,405	\$600	\$2	\$72,650,144
1,212	267,640	1,393,506	2,235,452	25,259	11,240	76	309,835	23,216,622
186			2,870,594	870,060	201,330	11,525	55,155	20,005,855
5,874		19,000	2,843,761	1,000,025	475		207,058	17,829,456
882	6,141	629,267	7,760,403	1,122,675		1,470	218	94,806,502
1,810	246,950		4,141,162	15,563	8,000		4	40,744,071
24			10,451,400	37,129	12,230	1,005	3	74,787,964
3,418		1,685,210	527,466	86,065	39,700	107,151	19,542	7,190,241
		63,000	621,372	1,122,900	302,100		349,049	40,710,328
			10,024,358	128,206	14,590		55,967	67,005,766
			1,034,831	494,564	18,260		3,390	10,962,453
			4,501,654	72,509	10,738		6,002	25,115,977
11,555		1,284,237	2,522,746	624,122	56,485	10,464	652,213	39,891,589
13,990	147,714	1,050,000	10,170,795	436,831	65,467	16,334	305,964	69,138,911
		1,900,000	1,403,958	4,031,828	4,700		6,443	67,427,764
3,673	1,312,863		3,975,291	1,014,762	99,348	1,152	719,739	50,500,651
		1,000,000	5,098,603				2	71,951,966
21,719	852,270		1,497,357	95,285	75,692		37,582	11,555,031
			790,357		5,266		1	12,577,509
2,005	74,719		1,176,077	70,808	153,940	180	75,004	9,661,697
\$112,207	\$5,434,558	\$12,596,302	\$121,631,042	\$20,367,311	\$2,005,781	\$191,698	\$11,305,430	\$1,239,878,936
\$673	\$439		\$99,575	\$5,887	\$20,723	\$1,968	\$1,204	\$671,943
\$2,020	\$11,911	\$35,000	\$180,787	\$9,560	\$17,912	\$14,671	\$31,309	\$1,809,579
54			674,411	18,633	16,600	1,809	2	4,366,962
\$2,074	\$11,911	\$35,000	\$855,198	\$28,193	\$34,512	\$16,540	\$31,311	\$6,175,941
\$19			\$398,572	\$16,338	\$13,430	\$464	\$14,308	\$3,134,628
104			2,660,246	70,355	41,864	1,717	1,025	8,955,548
\$123			\$3,058,818	\$36,693	\$55,294	\$2,181	\$15,333	\$12,090,176
\$43	\$4,902	\$50,000	\$71,180	\$14,536	\$11,648	\$2,451	\$70,989	\$2,404,870
264	10,442	34,842	536,577	29,280	10,000	6,933	4	3,039,037
\$307	\$15,344	\$84,842	\$607,707	\$43,816	\$21,648	\$9,384	\$70,993	\$5,444,507
\$1,155	\$21,177	\$17,537	\$73,628	\$9,595	\$6,000		\$6,545	\$1,513,400
	\$2,580	\$50,000	\$350,168	\$39,368	\$22,366	\$22,348	\$20,002	\$3,033,462
\$99	3,351		159,636	13,238	40,099	23,804	38,052	2,593,805
\$99	\$5,931	\$50,000	\$509,804	\$52,606	\$62,465	\$46,156	\$58,054	\$5,627,207
\$2,239	\$2,331		\$108,260	\$28,524	\$5,630	\$2,126	\$9,003	\$1,534,854
\$477		\$50,000	\$569,633	\$99,804	\$30,235	\$6,924	\$159	\$3,600,612
\$486		\$16,100	\$230,614	\$3,393	\$13,900	\$9,207	\$4	\$1,913,993
\$603	\$5,160		\$69,320	\$19,412	\$16,766	\$5,693	\$4	\$805,634

Statement of the Condition of the Trust Companies of the State

NAME				
	Amount of bonds and mortgages	Amount of stock and bond investments	Amount loaned on collaterals	Amount of other loans including bills purchased
WESTCHESTER COUNTY.				
County Trust Company, White Plains.....	\$30,260	\$595,732	\$12,400	\$10,114
Mount Vernon Trust Company, Mount Vernon.....	92,100	712,697	314,485	222,063
Mutual Trust Company of Westchester County, Port Chester.....	208,500	826,382	64,247	342,255
New Rochelle Trust Company, New Rochelle.....	194,200	624,545	168,765	267,035
Westchester Trust Company, Yonkers.....	373,115	572,251	647,066	436,943
Total.....	\$948,175	\$3,321,587	\$1,206,963	\$1,328,400
Add for cents.....				
Grand totals for the State.....	\$83,956,304	\$341,661,738	\$762,798,786	\$82,885,807

of New York at the Close of Business June 7, 1905.—(Continued).

Resources.								
Over-drafts.	Due from banks, bankers and brokers.	Real estate.	Cash on deposit in banks or other moneyed institutions.	Specie.	Legal tender notes and notes of national banks.	Cash items.	*Other assets.	Total resources.
			\$246,102	\$6,695	\$1,990	\$45	\$2,697	\$946,035
\$362		\$47,000	296,298	2,450	70,000	4,543	13,633	1,775,621
	\$47,111	67,119	\$49,695	8,559	13,525	503	10,513	1,938,390
34	13,463	40,000	184,258	25,131	10,290	3,461	3,004	1,534,186
950	28,394	303,926	544,271	6,625	31,200	19,526	1,316	3,015,573
\$1,346	\$88,958	\$458,045	\$1,620,625	\$49,460	\$127,005	\$28,078	\$31,163	\$9,209,806
							\$35	\$35
\$144,873	\$6,295,985	\$17,125,940	\$149,737,979	\$25,908,160	\$4,059,231	\$1,014,155	\$11,835,402	\$1,487,424,490

* This column includes in the separate items a total of \$261 "added for cents."

† Deficit \$130,557.

Statement of the Condition of the Trust Companies of the State

NAMES	Capital stock paid in in cash.	Surplus on book value of stocks and bonds.	Undivided profits on book value of stocks and bonds
ALBANY COUNTY.			
Albany Trust Company, The, Albany.....	\$300,000	\$180,000	\$50,580
Union Trust Company of Albany, N. Y., The, Albany.....	250,000	300,000	36,615
Total.....	\$550,000	\$480,000	\$87,205
BROOME COUNTY.			
Binghamton Trust Company, Binghamton.....	\$300,000	\$47,900	\$240,146
CATTARAUGUS COUNTY.			
Salamanca Trust Company, Salamanca.....	\$100,000	\$10,000	\$18,578
CHAUTAUQUE COUNTY.			
Chautauque County Trust Company, Jamestown.....	\$250,000		\$60,217
Union Trust Company of Jamestown.....	100,000	\$115,584	
Total.....	\$350,000	\$115,584	\$60,217
CHEMUNG COUNTY.			
Chemung Canal Trust Company, Elmira.....	\$600,000	\$400,000	\$68,668
DUTCHESS COUNTY.			
Poughkeepsie Trust Company.....	\$125,000	\$125,000	\$78,826
ERIE COUNTY.			
Buffalo Loan, Trust and Safe Deposit Company, Buffalo.....	\$200,000		\$97,398
Commonwealth Trust Company, Buffalo.....	500,000	\$500,000	30,351
Fidelity Trust Company of Buffalo.....	508,000	477,840	
Total.....	\$1,200,000	\$977,840	\$127,749
KINGS COUNTY.			
Brooklyn Trust Company, Brooklyn.....	\$1,000,000		\$2,030,542
Flatbush Trust Company, Brooklyn.....	200,000	\$100,000	56,283
Franklin Trust Company, Brooklyn.....	1,000,000	1,000,000	684,783
Hamilton Trust Company, Brooklyn.....	500,000	500,000	460,622
Home Trust Company of the City of New York, Brooklyn.....	500,000	243,964	
Kings County Trust Company, Brooklyn.....	500,000	1,000,000	467,841
Long Island Loan and Trust Company, Brooklyn.....	1,000,000	1,000,000	538,951
Nassau Trust Company of the City of Brooklyn.....	500,000		553,248
People's Trust Company, The, Brooklyn.....	1,000,000	1,000,000	601,715
Williamsburgh Trust Company, Brooklyn.....	700,000	350,000	164,574
Total.....	\$6,900,000	\$5,193,964	\$5,608,559
MONROE COUNTY.			
Fidelity Trust Company of Rochester, The.....	\$200,000	\$143,717	
Genesee Valley Trust Company, Rochester.....	300,000	60,000	\$58,018
Rochester Trust and Safe Deposit Company, Rochester.....	200,000	900,464	135,660
Security Trust Company of Rochester, Rochester.....	200,000	200,000	166,496
Union Trust Company of Rochester, Rochester.....	200,000	138,388	
Total.....	\$1,100,000	\$1,442,569	\$340,174
NEW YORK COUNTY.			
Bankers' Trust Company, New York.....	\$1,000,000	\$500,000	\$295,455
Bowling Green Trust Company, New York.....	2,500,000	2,500,000	480,415
Broadway Trust Company, New York.....	700,000	350,000	94,400
Central Trust Company of New York, New York.....	1,000,000	14,224,018	
Colonial Trust Company, New York.....	1,000,000	500,000	1,140,187
Commonwealth Trust Company, New York.....	500,000		18,116
Empire Trust Company, New York.....	500,000	1,000,000	51,147
Equitable Trust Company of New York.....	3,000,000	9,000,000	858,167
Farmers' Loan and Trust Company, The, New York.....	1,000,000		7,628,817
Fifth Avenue Trust Company, New York.....	1,000,000	1,000,000	607,435
Guaranty Trust Company of New York.....	2,000,000	5,000,000	917,664
Guardian Trust Company of New York.....	500,000	500,000	56,580
Holland Trust Company, New York.....	500,000		
Italian-American Trust Company, New York.....	500,000	50,000	

QUARTERLY STATEMENT.

649

of New York at the Close of Business June 7, 1905—(Continued).

LIABILITIES.					
Deposits of trust moneys (not preferred).	Individual deposits subject to check (not preferred).	Certificates of deposit (net preferred) and not included in deposits of trust moneys.	Amount due trust companies.	Amount due banks and bankers.	Amount due Treasurer of State of New York.
	\$3,857,199	\$74,043	\$980,230	\$759,528	\$90,000
	2,064,777	238,883		242,896	1150,000
	\$5,921,976	\$312,926	\$980,230	\$1,002,424	\$240,000
\$15,929	\$3,137,264	\$248,126	\$6,318	\$1,420	\$30,000
	\$145,158	\$174,744		\$5,097	\$15,000
\$91,350	\$1,286,775	\$847,213	\$606	\$14,079	\$18,000
3,607	1,111,980	115,360	490	4,101	110,000
\$94,957	\$2,398,655	\$962,593	\$1,096	\$18,180	\$28,000
\$12,057	\$1,837,780	\$2,967,923	\$2,925	\$5,360	
	\$1,229,167	\$34,440		\$14,545	\$20,000
	\$2,616,498	\$20,600			\$40,000
	4,207,010	156,314	\$85,940	\$49,008	75,000
	6,618,921	120,537	72,405	248,654	15,000
	\$13,442,429	\$297,451	\$158,345	\$298,262	\$130,000
	\$14,639,024	\$1,324,409	\$322,583		
	2,117,333	46,200			\$15,000
\$339,949	9,058,561	1,064,136	304,856		
50,122	4,943,973	1,027,225			45,000
23,017	878,867	76,361		\$220,662	20,000
	8,431,617	340,206		131,448	
	6,046,498	1,609,637	138,662	158,235	
69,901	6,132,397	653,605	26,000	51,700	
131,814	11,638,171	599,232		196,000	121
	6,716,722	65,203		73,640	35,000
\$614,803	\$70,903,153	\$6,826,214	\$792,101	\$831,715	\$115,121
\$121	\$6,070,522	\$62,414		\$77,927	\$60,000
	6,321,910	67,463		28,875	
84,569	15,821,613	54,319		180,088	
5,694	9,054,508	138,252		78,179	
172,384	3,075,840	56,564			40,006
\$262,768	\$40,344,393	\$379,012		\$345,069	\$100,006
\$1,971,185	\$13,158,986	\$1,685,127	\$4,593,882	\$2,156,171	\$15,000
56,704	8,954,396	157,457	3,041,779	4,042,961	75,000
15,500	2,831,781	175,474	118,883	59,739	
	46,361,045	2,302,559	314,140	1,429,428	
	20,950,571	1,332,570	3,078,371	1,410,194	
	2,878			190,000	
	2,519,403	155,914	21,961	561,349	
13,129,351	8,727,430	3,977,720	3,364,038	2,605,802	
61,436,001		10,346,308	4,025,517	1,482,117	
22,808	19,029,531	573,141			
819,725	51,396,741	5,281,507	3,932,806	2,463,621	
	2,524,734	104,934	278,872	271,528	20,000
	575,256	21,332	37,080	362,320	

Statement of the Condition of the Trust Companies of the State

NAMES.	Capital stock paid in in cash.	Surplus on book value of stocks and bonds.	Undivided profits on book value of stocks and bonds.
NEW YORK COUNTY—(Continued)			
Knickerbocker Trust Company, New York.....	\$1,000,000		\$2,825,612
Lawyers' Title Insurance and Trust Company, New York.....	4,000,000	\$5,000,000	606,814
Lincoln Trust Company, New York.....	500,000	500,000	427,030
Manhattan Trust Company, New York.....	1,000,000	1,000,000	1,027,229
Mercantile Trust Company, The, New York.....	2,000,000	6,000,000	751,533
Metropolitan Trust Company of the City of New York.....	2,000,000	5,000,000	1,330,236
Morton Trust Company, New York.....	2,000,000	2,000,000	5,201,029
Mutual Alliance Trust Company of New York.....	500,000	500,000	28,273
New York Life Insurance and Trust Company, New York.....	1,000,000	2,944,825	21,529
New York Trust Company, New York.....	3,000,000	9,000,000	916,743
Real Estate Trust Company, New York.....	500,000	250,000	467,175
Standard Trust Company, The, New York.....	1,000,000	500,000	673,637
Title Guarantee and Trust Company, New York.....	4,375,000	5,125,000	523,862
Trust Company of America, The, New York.....	2,000,000	9,600,000	78,970
Union Trust Company of New York.....	1,000,000	7,667,842	
United States Mortgage and Trust Company, New York.....	2,000,000	3,500,000	866,076
United States Trust Company of New York.....	2,000,000	10,000,000	3,357,725
Van Norden Trust Company, New York.....	1,000,000	1,000,000	263,747
Washington Trust Company, New York.....	500,000	500,000	572,618
Windsor Trust Company, New York.....	1,000,000	570,308	28,827
Total.....	\$48,075,000	\$105,282,084	\$32,025,487
NIAGARA COUNTY.			
Niagara Falls Trust Company, Niagara Falls.....	\$100,000	\$100,000	\$12,352
ONEIDA COUNTY.			
Citizens' Trust Company of Utica, N. Y.....	\$200,000	\$100,000	\$32,826
Utica Trust and Deposit Company, Utica.....	200,000	200,000	145,728
Total.....	\$400,000	\$300,000	\$178,554
ONONDAGA COUNTY.			
Syracuse Trust Company, Syracuse.....	\$300,000	\$300,000	\$90,761
Trust and Deposit Company of Onondaga, Syracuse.....	100,000		382,105
Total.....	\$400,000	\$300,000	\$472,866
ORANGE COUNTY.			
Columbus Trust Company, Newburgh.....	\$100,000	\$20,000	\$71,146
Orange County Trust and Safe Deposit Company, Middletown.....	100,000	25,000	108,085
Total.....	\$200,000	\$45,000	\$179,231
QUEENS COUNTY.			
Queens County Trust Company, Jamaica.....	\$500,000	\$109,790	\$28,491
RENSSELAER COUNTY.			
Security Trust Company of Troy, The.....	\$200,000	\$200,000	\$28,593
Troy Trust Company, The.....	200,000	100,000	53,441
Total.....	\$400,000	\$300,000	\$82,034
SARATOGA COUNTY.			
Adirondack Trust Company, Saratoga Springs.....	\$100,000	\$50,000	\$21,326
SCHENECTADY COUNTY.			
Schenectady Trust Company, Schenectady.....	\$250,000	\$62,500	\$102,930
TOMPKINS COUNTY.			
Ithaca Trust Company, Ithaca.....	\$100,000		\$112,689
WARREN COUNTY.			
Glens Falls Trust Company, Glens Falls.....	\$100,000	\$50,000	\$51,908

QUARTERLY STATEMENT.

651

of New York at the Close of Business June 7, 1905—(Continued).

LIABILITIES.					
Deposits of trust moneys (not preferred.)	Individual deposits subject to check (not preferred.)	Certificates of deposit (not preferred) and not included in deposits of trust moneys.	Amount due trust companies.	Amount due banks and bankers.	Amount due treasurer of State of New York.
\$2,964,992	\$49,824,243	\$6,658,045	\$4,436,096	\$1,318,791	\$40,000
113	8,899,253	859,449	1,180	1,078,342	
64,146	11,741,240	4,884,519	289,967	221,022	130,000
209,332	12,509,161	697,556	775,437	325,000	
330,863	55,231,535	5,068,706	4,072,757	12,286,139	
22,248	24,824,891	1,738,349	643,095	2,300,223	
	41,021,422	8,972,954	1,510,684	1,442,417	50,000
40,465	6,253,344	64,917	16,139	118,409	20,000
	28,036,815	3,320,605			
3,122,100	36,864,918	4,881,492	3,030,674	3,484,117	
	7,333,846	2,158,313			95,000
1,038,924	17,766,733	609,904	1,754,965	755,561	
	21,106,064	2,961,135	255,041	135,974	25,000
1,000,649	39,930,628	3,051,832	6,075,717	5,208,126	
	44,956,392	5,974,898	368,251	260,190	
414,916	22,503,801	4,871,775	2,106,169	2,791,688	
	20,576,624	24,662,306	3,515,775	156,219	
576,133	5,263,703	417,700	308,856	1,688,173	40,000
	7,781,211	1,986,950	5,000		
	6,490,105	218,733	466,473	634,172	50,000
\$87,236,155	\$645,948,701	\$110,254,271	\$52,439,285	\$51,329,842	\$590,000
	\$413,370	\$9,646	\$7,121	\$4,726	\$15,000
\$7,220	\$1,317,836	\$25,667	\$4,510	\$3,757	\$25,375
	3,808,291	32,226	4,788	3,045	\$70,000
\$7,220	\$4,926,127	\$57,893	\$9,296	\$6,802	\$95,375
	\$2,174,955		\$139,167	\$43	\$75,378
	8,070,524	\$4,536		21,050	45,000
	\$10,245,479	\$4,536	\$139,167	\$21,093	\$120,378
	\$2,086,395	\$51,698	\$3,547	\$333	
	2,425,675	345,418	47	22,667	
	\$4,512,070	\$397,114	\$3,594	\$23,000	
\$95,154	\$699,038	\$2,500	\$10,000	\$59,971	
	\$2,186,746	\$213,172		\$31,756	\$55,000
	1,566,455	218,277	\$177,455	10,763	40,000
	\$3,753,201	\$431,449	\$177,455	\$42,519	\$95,000
	\$1,082,495	\$219,632	\$46,877	\$1,583	
	\$1,811,542	\$91,540	\$130,000	\$11,102	\$115,050
\$37,293	\$1,575,373	\$5,055			
\$193	\$560,868			\$16,800	\$25,000

Statement of the Condition of the Trust Companies of the State

NAMES.			
	Capital stock paid in in cash.	Surplus on book value of stocks and bonds.	Undivided profits on book value of stocks and bonds.
WESTCHESTER COUNTY.			
County Trust Company, White Plains.....	\$100,000	\$50,000	\$13,845
Mount Vernon Trust Company, Mount Vernon.....	200,000	200,000	16,206
Mutual Trust Company of Westchester County, Port Chester.....	300,000	60,000	21,535
New Rochelle Trust Company, New Rochelle.....	100,000	20,000	25,529
Westchester Trust Company, Yonkers.....	300,000	100,000	72,325
Total.....	\$1,000,000	\$430,000	\$149,840
Add for cents.....			
Grand totals for the State.....	\$62,850,000	\$115,822,231	\$40,066,956

QUARTERLY STATEMENT.

653

of New York at the Close of Business June 7, 1905—(Continued).

LIABILITIES.					
Deposits of trust moneys (not preferred.)	Individual deposits subject to check (not preferred.)	Certificates of deposit (not preferred) and not included in deposits of trust moneys.	Amount due trust companies.	Amount due banks and bankers.	Amount due treasurer of State of New York.
	\$576,852	\$2,826	\$25,000	\$6,254	\$10,000
\$128	1,161,601	77,428	26,223	39,034	\$10,000
	1,150,843	88,882	107,898	19,111	
3,133	1,300,103	63,218	6,306	10,170	
	2,061,696	42,494	120,000	47,815	
\$3,264	\$6,251,096	\$274,858	\$285,425	\$122,394	\$20,000
\$88,379,793	\$821,039,334	\$123,942,023	\$55,189,237	\$54,181,894	\$1,623,930

†\$25,000 secured by deposit of State bonds.

‡Secured by deposit of State bonds.

Statement of the Condition of the Trust Companies of the State

NAMES.	Due savings banks.	Due savings and loan associations.	Due as ex-ecutor, guardian, administrator, etc.
ALBANY COUNTY.			
Albany Trust Company, The, Albany.....	\$584,308	\$4,146	\$29,298
Union Trust Company of Albany, N. Y., The, Albany.....	426,841		16,744
Total.....	\$1,011,239	\$4,146	\$46,032
BROOME COUNTY.			
Binghamton Trust Company, Binghamton.....			\$21,130
CATTARAUGUS COUNTY.			
Salamanca Trust Company, Salamanca.....			\$38,615
CHAUTAUQUA COUNTY.			
Chautauqua County Trust Company, Jamestown.....			\$29,801
Union Trust Company of Jamestown.....			20,476
Total.....			\$50,277
CHEMUNG COUNTY.			
Chemung Canal Trust Company, Elmira.....	\$58,352		
DUTCHESS COUNTY.			
Poughkeepsie Trust Company.....	\$10,000		\$14,572
ERIE COUNTY.			
Buffalo Loan, Trust and Safe Deposit Company, Buffalo.....	\$59,762	\$6,617	\$200,372
Commonwealth Trust Company, Buffalo.....	200,000	10,621	71,447
Fidelity Trust Company of Buffalo.....	19,190	11,499	209,554
Total.....	\$278,952	\$28,707	\$481,373
KINGS COUNTY.			
Brooklyn Trust Company, Brooklyn.....	\$992,840		\$619,038
Flatbush Trust Company, Brooklyn.....	150,000	\$14,602	11,534
Franklin Trust Company, Brooklyn.....	513,285	871	794,869
Hamilton Trust Company, Brooklyn.....	775,199	36,289	71,503
Home Trust Company of the City of New York, Brooklyn.....	142,000	10,000	1,748
Kings County Trust Company, Brooklyn.....	1,293,510	99	311,040
Long Island Loan and Trust Company, Brooklyn.....	327,916		285,821
Nassau Trust Company of the City of Brooklyn.....	1,223,369	29,226	57,157
People's Trust Company, The, Brooklyn.....	774,485	17,945	814,661
Williamsburgh Trust Company, Brooklyn.....	178,510	1,764	82,742
Total.....	\$6,371,114	\$110,796	\$3,060,113
MONROE COUNTY.			
Fidelity Trust Company of Rochester, The.....	\$115,000	\$1,161	\$13,942
Genesee Valley Trust Company, Rochester.....	45,500		21,234
Rochester Trust and Safe Deposit Company, Rochester.....	150,154		999,964
Security Trust Company of Rochester, Rochester.....		9,071	259,149
Union Trust Company of Rochester, Rochester.....	142,040	1,388	33,418
Total.....	\$452,694	\$11,620	\$1,327,727
NEW YORK COUNTY.			
Bankers' Trust Company, New York.....	\$350,060	\$33,294	\$936,077
Bowling Green Trust Company, New York.....	1,808,351		
Broadway Trust Company, New York.....	26,978		1,125
Central Trust Company of New York, New York.....	135,702		8,187,472
Colonial Trust Company, New York.....	1,392,054	10,988	167,581
Commonwealth Trust Company, New York.....			
Empire Trust Company, New York.....			2,123
Equitable Trust Company of New York.....	2,243,547		
Farmers' Loan and Trust Company, The, New York.....	3,279,598		3,598,977
Fifth Avenue Trust Company, New York.....	152,915	33,380	85,443
Guaranty Trust Company of New York.....	691,897	84	454,335
Guardian Trust Company of New York.....	48,031		46,924
Holland Trust Company, New York.....			
Italian-American Trust Company, New York.....	50,299		

QUARTERLY STATEMENT.

655

of New York at the Close of Business June 7, 1905—(Continued).

PREFERRED DEPOSITS.					
Deposits otherwise preferred.	Other liabilities.	Total liabilities.	Surplus and undivided profits on market value of stocks and bonds.	Total amount of deposits on which interest is paid at this date.	Average rate of interest paid thereon.
	\$29,435	\$6,938,858	\$236,724	\$5,674,678	.0261
	10,607	3,737,364	339,153	2,531,827	.0296
	\$40,042	\$10,676,222	\$575,877	\$8,206,505	
	\$5,583	\$4,053,810	\$324,900	\$2,916,432	.03375
	\$120	\$507,307	\$28,310	\$237,301	.03
	\$612	\$2,598,658	\$68,807	\$1,788,986	.03
	8,312	1,489,825	148,215	1,092,700	.03
	\$8,924	\$4,088,483	\$217,022	\$2,881,686	
	\$20,619	\$5,964,715	\$503,885	\$3,255,926	.03
	\$4,655	\$1,654,305	\$205,742	\$971,191	.025
	\$13,002	\$3,254,249	\$99,980	\$2,928,000	.035
\$104,400	10,510	6,001,201	616,083	4,195,421	.0328
156,148	15,545	8,465,264	514,755	7,471,881	.0293
\$200,548	\$39,057	\$17,720,714	\$1,229,818	\$14,596,302	
	\$55,546	\$20,983,983	\$2,117,745	\$17,250,752	.0243
	44,327	2,755,279	169,826	2,354,670	.0221
	139,231	14,920,542	1,801,288	11,962,796	.025
	40,371	8,470,305	1,096,630	6,699,545	.0267
	9,444	2,126,093	243,964	1,335,000	.0245
	95,438	12,571,200	1,463,841	9,353,129	.026
	124,285	11,229,996	1,597,511	8,547,963	.0255
	118,495	9,445,099	584,502	8,242,866	.0255
	108,507	17,082,653	1,649,998	13,441,051	.027
	137,357	8,505,513	522,383	7,153,583	.0247
	\$873,001	\$108,090,663	\$11,250,688	\$86,311,375	
	\$1,928	\$6,746,733	\$186,929	\$6,007,181	.03662
	887	6,903,887	171,018	6,465,606	.0375
	20,359	18,547,210	1,141,250	17,069,473	.0357
	11,370	10,122,728	366,496	8,930,000	.0392
	20,565	3,880,594	145,564	3,281,642	.0364
	\$55,118	\$46,201,152	\$2,011,266	\$41,754,102	
	\$1,577,714	\$28,273,151	\$1,173,762	\$24,087,508	.0278
	41,914	23,668,977	3,048,718	17,789,820	.0275
	28,153	4,402,043	432,110	3,168,554	.02351
	1,028,940	75,013,306	14,823,919	57,082,100	.0259
	245,455	31,227,943	1,672,002	27,126,448	.026
	30,018	741,012	230,870		
	108,478	4,920,415	1,073,492	2,233,000	.0259
	452,310	47,359,355	9,859,157	31,854,425	.027
	297,736	92,902,161	8,026,424	82,007,148	.0261
	86,802	22,591,496	1,659,755	19,693,854	.0262
	389,954	73,348,235	6,006,874	64,037,748	.02806
	12,404	4,363,978	554,639	3,066,697	.025
	6,000	506,000	1130,557		
	14,110	1,610,406	48,908	632,744	.0221

Statement of the Condition of the Trust Companies of the State

NAME.	Due savings banks.	Due savings and loan associations.	Due as executor, guardian, administrator etc.
NEW YORK COUNTY — (Continued).			
Knickerbocker Trust Company, New York.....	\$2,251,667	\$58,359	\$253,839
Lawyers' Title Insurance and Trust Company, New York.....			692,346
Lincoln Trust Company, New York.....	1,826,577		21,352
Manhattan Trust Company, New York.....	73,000	1,727	138,044
Mercantile Trust Company, The, New York.....	3,825,979	32,122	4,567,054
Metropolitan Trust Company of the City of New York.....	1,760,762		802,530
Morton Trust Company, New York.....	2,467,903		2,688,400
Mutual Alliance Trust Company of New York.....	78,818		
New York Life Insurance and Trust Company, New York.....			2,242,533
New York Trust Company, New York.....	1,534,126	13,406	321,702
Real Estate Trust Company, New York.....		2,578	149,539
Standard Trust Company, The, New York.....	400,026		44,044
Title Guarantee and Trust Company, New York.....	1,828,431		766,808
Trust Company of America, The, New York.....	683,384	148,204	542,800
Union Trust Company of New York.....	3,405,335	141	3,075,633
United States Mortgage and Trust Company, New York.....	380,416	6,300	182,666
United States Trust Company of New York.....	2,072,150		5,541,826
Van Norden Trust Company, New York.....	832,022		
Washington Trust Company, New York.....	1,163,595		53,132
Windsor Trust Company, New York.....	107,182	47,802	8,953
Total.....	\$34,871,004	\$388,575	\$35,573,943
NIAGARA COUNTY.			
Niagara Falls Trust Company, Niagara Falls.....	\$9,000		\$275
ONEIDA COUNTY.			
Citizens' Trust Company of Utica, N. Y.....		\$5,503	\$66,700
Utica Trust and Deposit Company, Utica.....	\$10,409	21	87,049
Total.....	\$10,409	\$5,524	\$153,289
ONONDAGA COUNTY.			
Syracuse Trust Company, Syracuse.....	\$48,515		\$2,696
Trust and Deposit Company of Onondaga, Syracuse.....	8,103	\$12,165	194,462
Total.....	\$56,618	\$12,165	\$197,148
ORANGE COUNTY.			
Columbus Trust Company, Newburgh.....			\$70,987
Orange County Trust and Safe Deposit Company, Middle- town.....			12,688
Total.....			\$83,675
QUEENS COUNTY.			
Queens County Trust Company, Jamaica.....			\$2,930
RENSSELAER COUNTY.			
Security Trust Company of Troy, The.....	\$104,277	\$3,075	\$3,062
Troy Trust Company, The.....	60,281		163,562
Total.....	\$164,558	\$3,075	\$166,644
SARATOGA COUNTY.			
Adirondack Trust Company, Saratoga Springs.....			\$11,378
SCHENECTADY COUNTY.			
Schenectady Trust Company, Schenectady.....	\$48,174		\$31
TOMPKINS COUNTY.			
Ithaca Trust Company, Ithaca.....			\$77,564
WARREN COUNTY.			
Glens Falls Trust Company, Glens Falls.....			\$419

QUARTERLY STATEMENT.

657

of New York at the Close of Business June 7, 1905.—(Continued).

PREFERRED DEPOSITS.					
Deposits otherwise preferred.	Other liabilities.	Total liabilities.	Surplus and undivided profits on market value of stocks and bonds.	Total amount of deposits on which interest is paid at this date.	Average rate of interest paid thereon.
	\$1,018,500	\$72,650,144	\$2,930,042	\$64,483,768	.02839
\$1,814,000	265,143	23,216,623	5,640,610	9,994,491	.029
	3	20,605,855	916,097	18,341,687	.0266
	72,999	17,829,456	2,584,785	14,246,431	.0268
	619,512	94,806,502	7,105,905	84,268,695	.0269
	231,433	40,744,071	6,330,236	31,558,594	.0274
751,765	6,681,209	74,787,094	7,235,666	57,886,855	.0254
	148,604	7,690,241	494,288	5,389,625	.029
	3,064,897	40,710,328	4,487,839	33,679,078	.0281
	836,478	67,005,756	9,916,743	47,501,132	.0272
	6,001	10,962,453	731,802	9,612,978	.0255
	572,423	25,115,977	1,243,398	21,931,252	.0275
	2,789,053	30,891,589	5,849,437	29,864,965	.0265
	818,420	69,138,911	9,597,928	54,837,404	.028
	719,081	67,427,764	7,198,837	57,601,194	.0266
639,885	10,236,867	50,500,651	4,379,145	33,195,445	.0268
	69,341	71,951,966	13,605,407	55,986,544	.0266
	164,697	11,555,031	1,394,154	7,474,391	.027
	15,002	12,577,509	1,072,618	10,977,017	.0252
	39,051	9,661,697	604,905	7,723,907	.0256
\$3,205,650	\$32,688,918	\$1,239,878,936	\$142,430,470	\$988,425,449	
	\$453	\$671,943	\$113,453	\$225,000	.03
	\$20,685	\$1,809,579	\$136,391	\$1,160,948	.035
	4,764	4,366,362	381,260	3,528,104	.0284
	\$25,449	\$6,175,941	\$517,651	\$4,689,052	
	\$3,123	\$3,134,628	\$396,918	\$2,440,746	.0288
	117,003	8,955,548	382,105	8,353,957	.035
	\$120,726	\$12,000,176	779,023	\$10,794,703	
	\$766	\$2,404,870	\$98,481	\$1,815,870	.0333
	57	3,039,637	149,580	2,398,000	.035
	\$823	\$5,444,507	\$248,061	\$4,213,870	
	\$5,526	\$1,513,400	\$134,773	\$851,813	.02134
	\$7,760	\$3,033,492	\$230,088	\$2,403,971	.0301
	3,571	2,593,805	149,877	1,957,339	.0297
	\$11,331	\$5,627,267	\$379,965	\$4,361,310	
	\$1,563	\$1,534,854	\$81,835	\$1,215,320	.03
	\$1,077,743	\$3,600,612	\$189,928	\$3,163,625	.0229
	\$6,019	\$1,913,993	\$112,689	\$1,540,015	.0275
	\$446	\$805,034	\$100,383	\$493,622	.03

Statement of the Condition of the Trust Companies of the State

NAME			
	Due savings banks.	Due savings and loan associations.	Due as executor, guardian, administrator, etc.
WESTCHESTER COUNTY.			
County Trust Company, White Plains.....	\$27,631		\$132,849
Mount Vernon Trust Company, Mount Vernon.....	25,359		16,293
Mutual Trust Company of Westchester County, Port Chester.....	30,172	\$350	158,017
New Rochelle Trust Company, New Rochelle.....			2,861
Westchester Trust Company, Yonkers.....	164,375	1,624	76,466
Total.....	\$247,537	\$1,974	\$386,456
Add for cents.....			
Grand totals for the State.....	\$43,589,652	\$566,582	\$41,683,621

*This column includes in the separate items a total of \$223 "added for cents."

†Deficit \$130,557. Company in liquidation.

SUMMARY—Showing the aggregate of Resources and Liabilities of the Trust Companies of the State of New York of Banks.

RESOURCES.	
Bonds and mortgages.....	\$83,956,364
Amount of stock and bond investments.....	341,661,726
Amount loaned on collaterals.....	762,796,786
Other loans, including bills purchased.....	82,886,807
Overdrafts.....	144,673
Due from banks, bankers and brokers.....	6,295,965
Real estate, banking house and other real estate.....	17,125,940
Cash on deposit in banks or other moneyed institutions.....	146,737,979
Specie.....	25,906,160
Legal tender notes and notes of national banks.....	4,059,231
Cash items, viz. Bills and checks for the next day's exchanges, other items carried as cash.....	1,014,158
Amount of assets not included under any of the above heads.....	11,835,427
Add for cents.....	35
Total.....	\$1,487,424,480

of New York at the Close of Business June 7, 1905—(Concluded).

PREFERRED DEPOSITS.					
Deposits otherwise preferred.	Other liabilities	Total liabilities.	Surplus and undivided profits on market value of stocks and bonds.	Total amount of deposits on which interest is paid at this date.	Average rate of interest paid thereon.
	\$767	\$946,035	\$70,804	\$776,424	.0245
	3,348	1,775,621	216,206	1,098,797	.0233
	1,282	1,938,390	70,821	1,555,274	.028
	2,763	1,534,186	48,354	884,843	.025
	28,777	3,015,573	178,943	2,166,657	.02
	\$36,937	\$9,209,805	\$585,128	\$6,481,995	
\$41	\$35	\$35	\$38	\$33	
\$3,466,239	\$35,023,088	\$1,487,424,480	\$162,019,905	\$1,187,575,627	

NOTE.—79 trust companies reported.

at the close of business on Wednesday, the 7th day of June, 1905, as exhibited by their Reports to the Superintendent

LIABILITIES.	
Capital.....	\$62,850,000
Surplus on book value of stocks and bonds.....	115,822,231
Undivided profits on book value of stocks and bonds.....	40,066,956
Deposits of trust moneys (not preferred).....	88,379,793
Individual deposits subject to check (not preferred).....	821,039,334
Certificates of deposit on time and demand (not preferred) and not included in deposits of trust moneys.....	123,941,023
Amount due trust companies.....	55,189,237
Amount due banks and bankers.....	54,181,894
Amount due Treasurer of the State of New York.....	1,623,930
Preferred deposits—Amount due savings banks.....	43,589,662
Amount due savings and loan associations.....	566,582
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	41,683,521
Deposits otherwise preferred.....	*3,466,239
Other liabilities.....	35,023,053
Add for cents.....	35
Total.....	\$1,487,424,480
*Includes \$41 "added for cents."	

Statement of the Condition of the Trust Companies of the State

NAMES	Amount of bonds and mortgages	Amount of stock and bond investments	Amount loaned on collaterals	Amount of other loans including bills purchased
ALBANY COUNTY.				
Albany Trust Company, The, Albany.....	\$24,750	\$2,333,943	\$1,833,799	\$588,792
Union Trust Company of Albany, N. Y., The, Albany.....	49,150	1,205,149	1,305,761	237,993
Total.....	\$73,900	\$3,539,092	\$3,139,560	\$826,785
BROOME COUNTY.				
Binghamton Trust Company, Binghamton.....	\$379,648	\$1,776,805	\$455,766	\$1,019,041
CATTARAUGUS COUNTY.				
Salamanca Trust Company, Salamanca.....	\$85,942	\$61,313	\$17,321	\$244,612
CHAUTAUQUE COUNTY.				
Chautauque County Trust Company, Jamestown.....	\$263,003	\$522,015	\$476,608	\$702,174
Union Trust Company of Jamestown.....	420,003	289,662	421,846	277,903
Total.....	\$683,006	\$811,677	\$898,454	\$1,039,977
CHEMUNG COUNTY.				
Chemung Canal Trust Company, Elmira.....	\$130,210	\$2,845,927	\$789,479	\$1,061,644
DUTCHESS COUNTY.				
Poughkeepsie Trust Company.....	\$212,311	\$646,631	\$466,592	\$220,023
ERIE COUNTY.				
Buffalo Loan, Trust and Safe Deposit Company, Buffalo.....	\$663,394	\$476,100	\$1,195,737	.....
Commonwealth Trust Company, Buffalo.....	105,100	3,910,592	1,204,871	.....
Fidelity Trust Company of Buffalo.....	1,449,094	2,853,292	2,093,147	\$138,519
Total.....	\$2,277,588	\$7,240,384	\$4,493,755	\$138,519
KINGS COUNTY.				
Brooklyn Trust Company, Brooklyn.....	\$500,050	\$8,793,803	\$8,088,382	\$1,306,050
Flatbush Trust Company, Brooklyn.....	439,880	245,555	1,026,294	190,237
Franklin Trust Company, Brooklyn.....	441,200	6,485,241	1,816,571	2,802,777
Hamilton Trust Company, Brooklyn.....	646,675	2,322,336	3,749,040	603,286
Home Trust Company of the City of New York, Brooklyn.....	302,475	1,215,220	298,211	217,061
Jenkins Trust Company, Brooklyn.....	56,550	689,800	750,460	285,624
Kings County Trust Company, Brooklyn.....	1,035,583	1,550,638	7,855,423	998,282
Long Island Loan and Trust Company, Brooklyn.....	811,175	3,492,501	5,364,448	280,567
Nassau Trust Company of the City of Brooklyn.....	644,133	2,045,116	3,255,788	1,719,023
People's Trust Company, The, Brooklyn.....	626,795	5,871,250	6,997,085	1,804,302
Williamsburgh Trust Company, Brooklyn.....	1,037,596	1,964,440	2,906,534	1,176,018
Total.....	\$6,542,112	\$34,726,044	\$42,707,176	\$11,252,217
MONROE COUNTY.				
Fidelity Trust Company of Rochester, The.....	\$439,250	\$3,333,192	\$2,100,606	\$40,373
Genesee Valley Trust Company, Rochester.....	435,841	2,448,734	1,941,272	125,806
Rochester Trust and Safe Deposit Company, Rochester.....	2,158,375	9,035,281	6,537,083	.....
Security Trust Company of Rochester, Rochester.....	430,220	4,453,826	2,808,915	888,635
Union Trust Company of Rochester, Rochester.....	236,483	963,305	1,524,898	576,028
Total.....	\$3,730,174	\$20,224,392	\$15,002,849	\$1,589,842
NEW YORK COUNTY.				
Bankers' Trust Company, New York.....	.....	\$6,832,700	\$17,022,852	\$709,112
Bowling Green Trust Company, New York.....	\$87,000	6,756,579	14,701,825	702,114
Broadway Trust Company, New York.....	508,030	993,890	1,039,247	1,301,513
Central Trust Company of New York, New York.....	116,829	17,681,741	59,661,056	193,958
Colonial Trust Company, New York.....	83,200	2,403,807	24,050,975	2,236,287
Commonwealth Trust Company, New York.....	.....	742,435	.....	.....
Empire Trust Company, New York.....	452,500	631,342	1,567,891	614,496
Equitable Trust Company of New York.....	2,080,400	4,719,883	37,004,537	32,819
Farmers' Loan and Trust Company, The, New York.....	1,438,700	23,539,693	61,299,473	1,892,630
Fifth Avenue Trust Company, New York.....	730,507	8,067,274	11,840,067	910,096
Guaranty Trust Company of New York.....	.....	20,049,724	29,344,241	4,561,878
Guardian Trust Company of New York.....	293,400	481,610	2,899,301	284,225
Holland Trust Company, New York.....	.....	178,400	98,594	.....

*Deficit \$133,145.43; company in liquidation.

QUARTERLY STATEMENT.

661

of New York at the Close of Business September 5, 1905.

RESOURCES.

Overdrafts.	Due from banks, bankers and brokers.	Real estate.	Cash on deposit in banks or other moneyed institutions.	Specie.	Legal tender notes and notes of national banks.	Cash items.	†Other assets.	Total resources.
\$2,237 419	\$5,061	\$240,000 90,000	\$1,599,340 601,118	\$31,089 4,721	\$19,485 30,167	\$53,803 39,851	\$12,003 2	\$6,769,241 3,569,352
\$2,656	\$5,051	\$330,000	\$2,200,458	\$35,810	\$79,652	\$93,654	\$12,005	\$10,338,593
\$2,355	\$342,755	\$38,717		\$47,083	\$30,720	\$6,390	\$24,403	\$4,123,694
\$118	\$567	\$6,705	\$63,396	\$20,273	\$15,435	\$589	\$4,908	\$530,234
\$844 16	\$14,921 10,118	\$50,000 40,000	\$433,320 99,898	\$73,532 17,819	\$41,200 23,620	\$20,888 5,679	\$3 2	\$2,658,548 1,606,466
\$900	\$25,039	\$90,000	\$533,218	\$91,351	\$64,820	\$26,567	\$5	\$4,265,014
\$2	\$19,979		\$506,160	\$180,828	\$291,562	\$52,370	\$9,821	\$5,887,982
\$1,000	\$3,947	\$61,769	\$154,453	\$17,175	\$25,161	\$3,465	\$4	\$1,757,531
	\$168		\$747,249	\$155,664	\$29,000	\$2,220	\$5,002	\$3,274,534
\$399 113	3,153	\$786,870	922,094 1,315,719	41,544 15,517	48,080 126,757	3,969 37,966	4,602 6	6,302,151 8,818,284
\$512	\$3,321	\$786,870	\$2,945,702	\$212,725	\$203,837	\$44,155	\$9,510	\$18,394,999
\$627 24 42 28 575	\$116,819	\$98,293 69,786 482,317 26,407	\$2,003,735 227,826 2,085,650 753,527	\$378,113 198,104 237,144 703,262	\$41,783 30,660 19,642 27,195	\$3,082 456 6,732	\$3 35,498 456 4	\$21,112,921 3,063,894 14,371,040 8,838,492
2,954 29 511 678 626		60,000 210,000 3,000 166,000 354,453 475,315	375,566 943,783 855,053 1,399,372 536,184 482,735	60,674 86,977 130,673 812,580 170,721 509,161	52,984 27,230 20,450 104,000 63,400 155,330	10,553 2,162 555 1,148 371,418 19	13,409 8,002 3 36,639 51 20,068	2,669,045 2,350,263 12,683,035 10,968,514 10,174,304 16,798,791 8,726,862
\$6,094	\$119,319	\$1,945,571	\$10,084,637	\$3,302,138	\$552,074	\$395,669	\$114,110	\$111,747,161
\$292 3 258 6,352 1,711	\$95 70,000 397,128 106,702 65,098	\$992,522 403,170 621,212 1,292,840 311,990	\$41,826 16,391 242,313 26,420 16,627	\$10,400 29,410 32,600 120,701 19,545	\$38,820 34,739 65,086 48,861	\$7,102 3 16,951 3 14,247	\$7,013,567 5,470,634 19,105,940 10,310,354 3,865,815	
\$8,616	\$171,955	\$654,097	\$3,591,734	\$343,577	\$212,656	\$188,106	\$38,306	\$45,766,310
\$92	\$35,318 899,851 110,884	\$5,000 1,007,387	\$3,645,564 4,291,006 515,209 9,916,574 3,412,149 21,513	\$32,953 132,513 56,605 20,761 902,640 112	\$4,070 100,000 24,475 4,410 161,106 40	\$5,586 3,765	\$2 4 23,003 3 3	\$28,282,571 27,673,580 4,552,491 85,062,712 33,270,793 764,100
6,158			3,412,149	902,640	161,106	14,367		33,270,793
1,387 112	322,873 1,886	115,633	1,288,491 3,621,269	12,748 30,856	14,400 16,420		102,959	5,124,630 48,108,184
	11,776	1,450,000	7,905,505	3,009,481	3,300			100,371,741
	13,350		855,159	29,790	73,900		74,267	23,495,300
4,342 156	663,802 105,252		6,767,633 429,844	47,636 33,508	7,600 30,590		4,384,671 89,021	66,321,525 4,567,540
		94,774	606	85	545	433	*133,147	508,500

† This column includes in the separate items a total of \$262 "added for cents."

Statement of the Condition of the Trust Companies of the State

NAME	Amount of bonds and mortgages.	Amount of stock and bond investments.	Amount loaned on collaterals.	Amount of other loans including bills purchased.
NEW YORK COUNTY—(Continued).				
Italian-American Trust Company, New York.....	\$206,250	\$461,718	\$28,500	\$456,428
Kniekerbocker Trust Company, New York.....	3,864,724	4,694,737	49,682,359	1,454,446
Lawyers' Title Insurance and Trust Company, New York.....	13,604,764	1,791,851	2,945,085	.....
Lincoln Trust Company, New York.....	1,305,431	7,140,961	5,168,150	3,709,790
Manhattan Trust Company, New York.....	9,500	8,224,319	6,307,457	.....
Mercantile Trust Company, The, New York.....	1,491,825	10,383,527	55,839,686	.....
Metropolitan Trust Company of the City of New York.....	938,500	3,315,085	32,486,200	.....
Morton Trust Company, New York.....	.....	10,712,452	45,657,432	1,109,148
Mutual Alliance Trust Company of New York.....	283,793	1,580,740	3,414,804	1,681,282
New York Life Insurance and Trust Company, New York.....	3,133,156	10,403,853	9,665,199	14,628,047
New York Trust Company, New York.....	3,317,283	15,425,843	37,177,275	2,990,220
Real Estate Trust Company, New York.....	244,500	1,437,586	9,417,835	27,806
Standard Trust Company, The, New York.....	133,755	5,995,776	13,420,818	363,064
Title Guarantee and Trust Company, New York.....	13,819,449	6,701,906	16,702,982	3,087,413
Trust Company of America, The, New York.....	1,409,883	15,641,413	39,150,641	3,390,340
Union Trust Company of New York.....	668,500	14,490,165	37,226,344	.....
United States Mortgage and Trust Company, New York.....	10,811,189	11,429,517	22,196,770	334,083
United States Trust Company of New York.....	4,333,500	11,360,358	37,981,000	7,437,898
Van Norden Trust Company, New York.....	878,700	1,936,808	3,527,481	1,940,802
Washington Trust Company, New York.....	548,225	1,150,900	9,525,925	175,000
Windsor Trust Company, New York.....	796,000	3,951,966	4,159,434	103,367
Total.....	\$68,190,386	\$244,180,559	\$699,271,456	\$56,540,350
NIAGARA COUNTY.				
Niagara Falls Trust Company, Niagara Falls.....	\$30,689	\$156,809	\$216,678	\$129,202
ONEIDA COUNTY.				
Citizens' Trust Company of Utica, N. Y.....	\$65,400	\$264,600	\$222,161	\$899,097
Utica Trust and Deposit Company, Utica.....	321,008	1,503,658	1,112,526	930,078
Total.....	\$386,408	\$1,768,258	\$1,334,687	\$1,829,175
ONONDAGA COUNTY.				
Syracuse Trust Company, Syracuse.....	.....	\$1,416,941	\$1,277,289	\$301,569
Trust and Deposit Company of Onondaga, Syracuse.....	\$196,309	4,345,684	1,351,351	477,007
Total.....	\$196,309	\$5,762,625	\$2,628,640	\$678,567
ORANGE COUNTY.				
Columbus Trust Company, Newburgh.....	\$498,197	\$903,700	\$173,418	\$635,465
Orange County Trust Company, Middletown.....	343,973	1,708,793	410,347	146,223
Total.....	\$842,170	\$2,612,493	\$583,766	\$781,687
QUEENS COUNTY.				
Queens County Trust Company, Jamaica.....	\$416,000	\$603,052	\$113,233	\$216,781
RENSSELAER COUNTY.				
Security Trust Company of Troy, The.....	\$37,495	\$1,454,279	\$281,538	\$765,398
Troy Trust Company, The.....	38,350	626,459	844,424	721,169
Total.....	\$75,845	\$2,080,738	\$1,125,962	\$1,486,567
SARATOGA COUNTY.				
Adirondack Trust Company, Saratoga Springs.....	\$123,725	\$370,812	\$292,415	\$724,539
SCHENECTADY COUNTY.				
Schenectady Trust Company, Schenectady.....	\$231,825	\$1,237,411	\$684,079	\$807,631
TOMPKINS COUNTY.				
Ithaca Trust Company, Ithaca.....	\$207,315	\$1,056,247	\$236,428	\$130,411
WARREN COUNTY.				
Glens Falls Trust Company, Glens Falls.....	\$132,102	\$60,282	\$197,689	\$314,273

QUARTERLY STATEMENT

663

of New York at the Close of Business September 5, 1905—(Con).

RESOURCES.								
Overdrafts	Due from banks and brokers.	Real estate.	Cash on deposit in banks or other moneyed institutions.	Specie.	Legal tender notes and notes of national banks.	Cash items.	†Other assets.	Total resources.
	\$142,739		\$276,674	\$14,340	\$92,490		\$62,320	\$1,771,469
\$8,721	31,122	\$1,330,000	7,061,967	4,850,857	458,311		3	73,497,241
		1,471,489	2,415,434	37,536	4,590	\$38	395,095	22,666,482
1,822	308,332		2,003,676	970,722	55,815	40,500	28,755	20,733,954
			2,509,141	1,000,400	100		97,490	18,508,407
565		17,000	4,905,749	1,024,252	2,000	4,096	562	73,669,892
412		29,000	4,297,097	15,101	7,390		2	41,088,787
327	4,245		3,818,165	38,093	14,125	100	4	67,354,211
			605,794	125,793	61,705	206,814	16,484	7,977,209
	1,685,210		1,458,178	1,200,000	300,000		349,515	42,823,158
	63,000		9,572,733	125,444	16,855	88,190	60,215	68,837,058
			921,634	280,157	60,130		1,457	12,392,009
904			4,501,266	79,834	13,130		7,002	24,514,645
	1,443,703		1,713,812	317,012	87,480	15,267	461,692	44,351,087
33,885	186,608	1,050,000	12,598,774	485,256	151,800		645,902	74,714,514
4,192		1,900,000	4,071,307	4,030,087	2,920		137,180	64,530,665
1,454	1,313,518		3,697,390	1,027,243	50,030	13,118	383,083	51,257,995
		1,000,000	10,881,673				1	72,994,430
347	574,364		1,552,799	85,390	131,977		66,395	10,695,132
			1,166,161	5,883				12,572,094
2,260	52,509		1,857,771	134,035	100,200	2,953	75,005	11,235,640
\$67,563	\$4,775,429	\$12,722,196	\$130,827,616	\$20,148,285	\$2,051,904	\$395,917	\$7,546,418	\$1,240,727,079
\$534	\$709		\$169,552	\$8,327	22,341	\$6,830	\$1,563	\$743,234
\$2,493	\$27,928		\$72,540	\$4,782	\$13,542	\$34,490	\$3,005	\$1,610,008
284		\$35,000	710,031	17,801	14,280	21,558	3	4,666,229
\$2,781	\$27,928	\$35,000	\$782,571	\$22,583	\$27,822	\$50,048	\$3,608	\$6,276,837
\$282			\$390,509	\$13,492	\$8,395	\$11,147	\$13,008	\$3,312,223
1,237			2,688,197	28,074	76,300	8,470	1,236	9,173,855
\$1,519			\$3,057,690	\$41,506	\$84,695	\$19,617	\$14,844	\$12,486,078
\$217	\$1,875	\$50,000	\$191,738	\$16,117	\$9,000	\$5,080	\$407	\$2,485,214
65	8,030	34,842	527,456	27,415	12,890	3,422	4	3,223,469
\$282	\$9,905	\$84,842	\$719,194	\$43,532	\$21,890	\$8,502	\$411	\$5,708,083
\$1,124	\$12,265	\$17,457	\$164,207	\$14,231	\$12,500		\$5,891	\$1,576,803
	\$4,977	\$59,600	\$446,636	\$35,507	\$29,211	\$11,210	\$18,504	\$3,144,325
\$16,439	2,508		130,609	20,901	25,055	9,699	38,959	2,474,572
\$16,439	\$7,485	\$59,600	\$577,245	\$56,408	\$54,266	\$20,909	\$57,443	\$5,618,897
\$409	\$357		\$381,853	\$76,826	\$51,100	\$4,975	\$8,803	\$2,035,804
\$417	\$2,000	\$45,000	\$572,703	\$87,644	\$47,400	\$13,000	\$216	\$3,729,326
\$894		\$16,100	\$218,786	\$11,445	\$10,884	\$2,505	\$2	\$1,900,317
\$791	\$4,852		\$103,823	\$17,778	\$14,271	\$4,764	\$4	\$850,629

† This column includes in the separate items a total of \$262 "added for cents"

Statement of the Condition of the Trust Companies of the State

NAME.				
	Amount of bonds and mortgages.	Amount of stock and bond investments.	Amount loaned on collaterals.	Amount of other loans including bills purchased.
WESTCHESTER COUNTY.				
County Trust Company, White Plains.....	\$110,060	\$561,559	\$1,000	\$16,098
Mount Vernon Trust Company, Mount Vernon.....	111,600	717,945	432,703	328,025
Mutual Trust Company of Westchester County, Port Chester.....	201,500	796,399	80,247	290,947
New Rochelle Trust Company, New Rochelle.....	207,400	737,850	221,649	290,156
Westchester Trust Company, Yonkers.....	437,755	545,015	507,813	515,566
Total.....	\$1,068,315	\$3,358,768	\$1,243,412	\$1,413,781
Add for cents.				
Grand totals for the State.....	\$86,015,980	\$335,130,369	\$775,839,401	\$62,461,661

QUARTERLY STATEMENT

665

of New York at the Close of Business September 5, 1905—(Con).

RESOURCES.								
Overdrafts.	Due from banks, bankers and brokers.	Real estate.	Cash on deposit in banks or other moneyed institutions.	Specie.	Legal tender notes and notes of national banks.	Cash items.	†Other assets.	Total resources
			\$303,495	\$3,669	\$1,015	\$36	\$2,003	\$998,925
\$449		\$47,000	287,673	26,974	10,945	4,898	14,880	1,863,112
	\$44,893	66,273	404,759	14,623	5,901	2,191	13,029	2,019,762
161	18,057	40,000	151,543	13,412	13,250	250	3,003	1,666,760
921	17,345	291,414	617,341	11,855	51,735	21,487	1,275	3,022,542
\$1,531	\$80,315	\$444,687	\$1,854,831	\$70,533	\$82,866	\$28,862	\$34,190	\$9,682,091
							\$43	\$43
\$116,544	\$5,613,178	\$17,339,611	\$159,549,895	\$24,859,118	\$3,957,856	\$1,378,164	\$7,886,528	\$1,500,147,309

†This column includes in the separate items a total of \$262 "added for cents."

Statement of the Condition of the Trust Companies of the State

NAME	Capital stock paid in, in cash.	Surplus on book value of stocks and bonds, less current expenses and taxes paid.	Deposits of trust moneys (not preferred).
ALBANY COUNTY.			
Albany Trust Company, The, Albany.....	\$300,000	\$209,743	
Union Trust Company of Albany, N. Y., The, Albany.....	250,000	343,763	
Total.....	\$550,000	\$553,506	
BROOME COUNTY.			
Binghamton Trust Company, Binghamton.....	\$300,000	\$337,175	\$18,579
CATTARAUGUS COUNTY.			
Salamanca Trust Company, Salamanca.....	\$100,000	\$24,922	
CHAUTAUQUE COUNTY.			
Chautauque County Trust Company, Jamestown.....	\$250,000	\$59,999	\$97,641
Union Trust Company of Jamestown.....	100,000	117,822	
Total.....	\$350,000	\$177,821	\$97,641
CHEMUNG COUNTY.			
Chemung Canal Trust Company, Elmira.....	\$600,000	\$492,657	\$11,373
DUTCHESS COUNTY.			
Poughkeepsie Trust Company.....	\$125,000	\$200,760	
ERIE COUNTY.			
Buffalo Loan, Trust and Safe Deposit Company, Buffalo.....	\$200,000	\$68,642	
Commonwealth Trust Company, Buffalo.....	500,000	533,936	
Fidelity Trust Company of Buffalo.....	500,000	463,102	
Total.....	\$1,200,000	\$1,065,680	
KINGS COUNTY.			
Brooklyn Trust Company, Brooklyn.....	\$1,000,000	\$2,035,744	
Flatbush Trust Company, Brooklyn.....	200,000	150,166	
Franklin Trust Company, Brooklyn.....	1,000,000	1,887,210	\$55,976
Hamilton Trust Company, Brooklyn.....	500,000	994,543	340,157
Home Trust Company of the City of New York, Brooklyn.....	500,000	239,197	
Jenkins Trust Company, Brooklyn.....	500,000	256,993	
Kings County Trust Company, Brooklyn.....	500,000	1,415,110	
Long Island Loan and Trust Company, Brooklyn.....	1,000,000	1,576,865	
Nassau Trust Company of the City of Brooklyn.....	500,000	592,994	64,147
People's Trust Company, The, Brooklyn.....	1,000,000	1,568,245	134,510
Williamsburgh Trust Company, Brooklyn.....	700,000	525,051	
Total.....	\$7,400,000	\$11,242,118	\$594,790
MONROE COUNTY.			
Fidelity Trust Company of Rochester, The.....	\$200,000	\$193,199	\$121
Genesee Valley Trust Company, Rochester.....	300,000	149,578	
Rochester Trust and Safe Deposit Company, Rochester.....	200,000	962,944	97,823
Security Trust Company of Rochester, Rochester.....	200,000	445,365	56,667
Union Trust Company of Rochester, Rochester.....	200,000	112,484	139,562
Total.....	\$1,100,000	\$1,863,570	\$294,173
NEW YORK COUNTY.			
Bankers' Trust Company, New York.....	\$1,000,000	\$793,639	\$1,214,752
Bowling Green Trust Company, New York.....	2,500,000	2,899,282	377,266
Broadway Trust Company, New York.....	700,000	434,150	15,500
Central Trust Company of New York, New York.....	1,000,000	14,335,010	3,865,341
Colonial Trust Company, New York.....	1,000,000	1,736,217	
Commonwealth Trust Company, New York.....	500,000	71,866	
Empire Trust Company, New York.....	500,000	1,068,025	
Equitable Trust Company of New York.....	3,000,000	9,947,847	10,555,663
Farmers' Loan and Trust Company, The, New York.....	1,000,000	7,102,094	62,728,707
Fifth Avenue Trust Company, New York.....	1,000,000	1,554,375	18,199
Guaranty Trust Company of New York.....	2,000,000	5,400,796	184,630
Guardian Trust Company of New York.....	500,000	561,069	
Holland Trust Company, New York.....	500,000		

† Surplus includes undivided profits.

of New York at the Close of Business September 5, 1905—(Con).

LIABILITIES.					
Individual deposits subject to check (not preferred).	Certificates of deposit (not preferred, and not included in deposits of trust moneys.)	Amount due trust companies.	Amount due banks and bankers.	PREFERRED DEPOSITS.	
				Due savings banks.	Due savings and loan associations.
\$3,655,555	\$77,243	\$872,294	\$655,737	\$917,726	\$5,949
2,012,991	212,659		234,729	453,927	
\$5,668,546	\$289,902	\$872,294	\$894,433	\$1,371,653	\$5,949
\$3,137,118	\$255,626	\$805	\$1,031		
\$192,949	\$174,403		\$1,131		
\$1,359,902	\$864,867	\$1,018	\$8,171		
1,145,188	173,655		2,611		
\$2,544,090	\$1,038,522	\$1,018	\$10,782		
\$1,756,359	\$2,945,106	\$510	\$9,276	\$55,452	\$14,119
\$1,367,006	\$34,237		\$8,733	\$10,000	
\$2,712,937	\$20,600			\$60,957	\$8,110
4,639,032	192,396	\$98,055	\$24,282	225,000	9,401
6,881,949	127,928	99,621	334,246	19,335	8,241
\$14,232,918	\$340,924	\$197,676	\$358,528	\$305,292	\$25,752
\$14,412,349	\$1,319,189	\$519,710		\$1,045,159	
2,501,200	29,084			150,000	\$11,005
8,938,231	1,031,316	200,970	\$3	519,766	2,041
4,650,646	1,142,359		312,470	729,355	57,698
1,204,843	39,604		241,931	430,000	10,000
1,551,690	2,000		20,000		
8,721,855	283,597		122,760	1,325,103	52
5,675,898	1,744,545	5,899	126,165	412,952	
6,040,262	667,340	547,687	62,113	1,433,322	25,626
11,866,829	600,752		151,000	638,312	18,039
7,062,261	77,613		41,609	179,512	2,627
\$72,659,030	\$6,937,492	\$1,274,256	\$1,078,031	\$6,857,478	\$127,108
\$6,353,090	\$50,568		\$86,100	\$115,000	\$1,152
4,843,533	51,859		39,276	45,000	
16,436,602	38,317		182,627	140,856	
9,067,156	172,819		78,388		8,025
3,168,033	60,564			142,261	2,169
\$39,899,134	\$374,124		\$346,391	\$443,117	\$11,346
\$14,153,637	\$2,037,440	\$4,244,224	\$2,244,297	\$800,637	\$2,098
11,707,272	141,911	2,815,384	5,244,117	1,808,461	
2,899,707	204,197	184,319	60,814	27,983	
59,526,154	2,023,740	90,570	1,410,250	125,514	
22,930,935	1,352,185	2,663,401	1,708,795	1,140,604	13,538
2,186			190,000		
2,861,588	201,764	32,341	387,760		
10,394,411	1,417,060	2,501,572	1,563,839	1,245,020	
	5,741,483	10,392,531	2,265,707	3,251,636	
19,940,896	622,696			192,454	9,111
44,826,295	2,249,808	4,809,949	2,982,358	561,186	
2,494,816	124,940	397,801	377,592	90,510	

Statement of the Condition of the Trust Companies of the State

NAME.	Capital stock paid in, in cash.	† Surplus on book value of stocks and bonds, less current expenses and taxes paid.	Deposits of trust moneys (not preferred).
Italian-American Trust Company, New York.....	\$500,000	\$51,229	
Knickerbocker Trust Company, New York.....	1,000,000	2,406,184	\$2,065,575
Lawyers' Title Insurance and Trust Company, New York.....	4,000,000	5,732,453	
Lincoln Trust Company, New York.....	500,000	916,216	24,978
Manhattan Trust Company, New York.....	1,000,000	2,011,644	146,329
Mercantile Trust Company, The, New York.....	2,000,000	6,621,868	67,513
Metropolitan Trust Company of the City of New York.....	2,000,000	6,446,054	
Morton Trust Company, New York.....	2,000,000	6,988,667	1,727,520
Mutual Alliance Trust Company of New York.....	500,000	526,596	28,050
New York Life Insurance and Trust Company, New York.....	1,000,000	2,667,005	
New York Trust Company, New York.....	3,000,000	9,784,296	1,128,635
Real Estate Trust Company, New York.....	500,000	662,786	
Standard Trust Company, The, New York.....	1,000,000	1,156,943	1,120,663
Title Guarantee and Trust Company, New York.....	4,375,000	5,869,364	
Trust Company of America, The, New York.....	2,000,000	9,777,496	1,354,101
Union Trust Company of New York.....	1,000,000	7,941,051	
United States Mortgage and Trust Company, New York.....	2,000,000	4,319,149	1,751,599
United States Trust Company of New York.....	2,000,000	12,976,679	
Van Norden Trust Company, New York.....	1,000,000	1,245,151	577,065
Washington Trust Company, New York.....	500,000	1,025,967	
Windsor Trust Company, New York.....	1,000,000	631,831	
Total.....	\$48,075,000	\$136,052,978	\$88,962,079
NIAGARA COUNTY.			
Niagara Falls Trust Company, Niagara Falls.....	\$100,000	\$113,719	
ONEIDA COUNTY.			
Citizens' Trust Company of Utica, N. Y.....	\$200,000	\$114,539	
Utica Trust and Deposit Company, Utica.....	200,000	340,003	
Total.....	\$400,000	\$454,542	
ONONDAGA COUNTY.			
Syracuse Trust Company, Syracuse.....	\$300,000	\$375,951	
Trust and Deposit Company of Onondaga, Syracuse.....	100,000	407,935	
Total.....	\$400,000	\$783,886	
ORANGE COUNTY.			
Columbus Trust Company, Newburgh.....	\$100,000	\$107,160	
Orange County Trust Company, Middletown.....	100,000	118,757	
Total.....	\$200,000	\$225,917	
QUEENS COUNTY.			
Queens County Trust Company, Jamaica.....	\$500,000	\$141,657	
RENSSELAER COUNTY.			
Security Trust Company of Troy, The.....	\$200,000	\$215,838	
Troy Trust Company, The.....	200,000	142,984	
Total.....	\$400,000	\$358,822	
SARATOGA COUNTY.			
Adirondack Trust Company, Saratoga Springs.....	\$100,000	\$75,041	
SCHENECTADY COUNTY.			
Schenectady Trust Company, Schenectady.....	\$250,000	\$149,574	\$23,209
TOMPKINS COUNTY.			
Ithaca Trust Company, Ithaca.....	\$100,000	\$101,689	\$61,660
WARREN COUNTY.			
Glens Falls Trust Company, Glens Falls.....	\$100,000	\$100,543	

† Surplus includes undivided profits.

of New York, at the Close of Business September 5, 1905—(Con).

LIABILITIES.					
Individual deposits subject to check (not preferred).	Certificates of deposit (not preferred, and not included in deposits of trust moneys.)	Amount due trust companies.	Amount due banks and bankers.	PREFERRED DEPOSITS.	
				Due savings banks.	Due savings and loan associations.
\$730,336	\$19,395		\$422,731	\$40,000	
51,985,387	7,009,581	\$5,274,355	1,342,019	1,704,093	\$54,140
9,408,507	1,200,928	1,171	2,076,132		
12,994,271	3,828,489	387,844	233,179	1,710,206	
12,019,025	1,024,250	1,003,010	298,000	73,000	827
44,194,130	3,933,531	7,107,355	2,494,435	3,188,258	44,339
25,048,302	1,304,861	1,864,692	1,704,395	1,415,547	
35,726,874	5,781,734	3,253,750	1,026,730	2,300,935	
6,300,068	110,332	25,310	130,502		
30,689,570	3,452,814			79,096	
41,914,096	2,825,809	3,113,004	4,718,719	1,531,900	9,159
7,970,957	3,146,081				23
17,521,604	212,170	2,161,238	254,340	398,396	
25,445,100	2,846,473	217,192	448,533	1,701,480	
43,255,751	4,568,589	6,502,038	3,440,982	1,093,054	453,034
42,575,322	5,530,212	991,825	210,196	2,922,949	141
22,093,784	4,262,248	3,175,397	3,440,844	357,072	3,673
20,832,615	25,668,589	3,311,821	101,287	2,259,106	
5,340,974	267,143	303,265	1,172,719	1,643,663	
8,035,092	1,936,671	5,000		1,043,296	
7,521,034	696,110	782,619	390,472	129,681	51,411
\$662,533,546	\$99,941,833	\$67,623,387	\$42,396,744	\$32,526,753	\$642,391
\$476,093	\$13,706	\$18,780	\$10,828	\$9,170	
\$1,099,609	\$27,000	\$2,193	\$8,700		\$573
3,975,974	38,865	917	3,090	\$10,538	20
\$5,075,583	\$66,415	\$3,110	\$9,791	\$10,538	\$593
\$2,423,502		\$155,491	\$5,043	\$44,935	
8,323,713	\$4,636		22,843	11,696	\$12,526
\$10,747,215	\$4,636	\$155,491	\$27,886	\$56,631	\$12,526
\$2,241,711	\$29,179	\$2,034	\$1,840		
2,617,930	357,201		17,536		
\$4,859,631	\$386,380	\$2,034	\$19,376		
\$862,325	\$2,722		\$55,181		
\$2,308,762	\$290,119		\$23,098	\$90,004	\$2,807
1,548,187	164,604	\$175,332	7,199	71,003	
\$3,856,949	\$413,813	\$175,332	\$30,797	\$111,667	\$2,867
\$1,618,591	\$196,597	\$31,676	\$1,499		
\$3,056,829	\$24,537	\$130,000	\$11,612	\$51,047	
\$1,525,782	\$5,447				
\$734,406			\$9,759		

Statement of the Condition of the Trust Companies of the State

NAME.	Capital stock paid in, in cash.	¶Surplus on book value of stocks and bonds, less current expenses and taxes paid.	Deposits of trust moneys (not preferred).
WESTCHESTER COUNTY.			
County Trust Company, White Plains.....	\$100,000	\$80,044	.....
Mount Vernon Trust Company, Mount Vernon.....	200,000	220,068	\$156
Mutual Trust Company of Westchester County, Port Chester..	300,000	61,740	.....
New Rochelle Trust Company, New Rochelle.....	100,000	41,962	.....
Westchester Trust Company, Yonkers.....	300,000	155,073	.....
Total.....	\$1,000,000	\$538,888	\$156
Add for cents.....			
Grand totals for the State.....	\$63,350,000	\$155,055,465	\$90,063,650

¶Surplus includes undivided profits.

QUARTERLY STATEMENT.

671

of New York at the Close of Business September 5, 1905—(Con).

LIABILITIES.					
Individual deposits subject to check (not preferred).	Certificates of deposit (not preferred, and not included in deposits of trust moneys.)	Amount due trust companies.	Amount due banks and bankers.	PREFERRED DEPOSITS.	
				Due savings banks.	Due savings and loan associations.
\$955,357	\$1,316	\$27,601	\$2,901	\$14,076	
1,415,375	88,887	4,781	18,099	18,956	
1,216,140	72,269	112,693	16,017	49,562	
1,438,752	55,639	12,626	9,930		
2,137,411	43,899	132,524	18,679	182,090	\$441
\$6,863,035	\$262,010	\$290,225	\$65,626	\$264,674	\$441
\$843,554,143	\$113,758,472	\$70,776,565	\$45,377,470	\$42,123,478	\$843,092

Statement of the Condition of the Trust Companies of the State

[NAMES]	PREFERRED DEPOSITS		
	Due as executor, guardian, administrator, etc.	Deposits preferred because secured by pledge of a part of trust company assets.	Deposits otherwise preferred
ALBANY COUNTY.			
Albany Trust Company, The, Albany.....	\$54,235		
Union Trust Company of Albany, N. Y., The, Albany.....	14,395	\$25,000	
Total.....	\$68,630	\$25,000	
BROOME COUNTY.			
Binghamton Trust Company, Binghamton.....	\$23,773	\$40,452	
CATTARAUGUS COUNTY.			
Salamanca Trust Company, Salamanca.....	\$36,556		
CHAUTAUQUE COUNTY.			
Chautauque County Trust Company, Jamestown.....	\$17,924		
Union Trust Company of Jamestown.....	25,863		
Total.....	\$43,787		
CHEMUNG COUNTY.			
Chemung Canal Trust Company, Elmira.....			
DUTCHESS COUNTY.			
Poughkeepsie Trust Company.....	\$11,451		
ERIE COUNTY.			
Buffalo Loan, Trust and Safe Deposit Company, Buffalo.....	\$203,076		
Commonwealth Trust Company, Buffalo.....	79,542		
Fidelity Trust Company of Buffalo.....	193,677	\$30,000	\$155,300
Total.....	\$476,295	\$30,000	\$155,300
KINGS COUNTY.			
Brooklyn Trust Company, Brooklyn.....	\$625,033		
Flatbush Trust Company, Brooklyn.....	11,559		
Franklin Trust Company, Brooklyn.....	642,785		
Hamilton Trust Company, Brooklyn.....	53,809		
Home Trust Company of the City of New York, Brooklyn.....	6,101		
Jenkins Trust Company, Brooklyn.....			
Kings County Trust Company, Brooklyn.....	274,716		
Long Island Loan and Trust Company, Brooklyn.....	357,032		
Nassau Trust Company of the City of Brooklyn.....	66,845		
People's Trust Company, The, Brooklyn.....	681,186		
Williamburgh Trust Company, Brooklyn.....	71,188		
Total.....	\$2,790,254		
MONROE COUNTY.			
Fidelity Trust Company of Rochester, The.....	\$14,043		
Genesee Valley Trust Company, Rochester.....	21,018		
Rochester Trust and Safe Deposit Company, Rochester.....	843,277	\$200,000	
Security Trust Company of Rochester, Rochester.....	278,983		
Union Trust Company of Rochester, Rochester.....	31,247		
Total.....	\$1,189,568	\$200,000	
NEW YORK COUNTY.			
Bankers' Trust Company, New York.....	\$649,141		
Bowling Green Trust Company, New York.....			
Broadway Trust Company, New York.....	954		
Central Trust Company of New York, New York.....	2,328,279		
Colonial Trust Company, New York.....	365,017		
Commonwealth Trust Company, New York.....	30		
Empire Trust Company, New York.....	2,075		
Equitable Trust Company of New York.....	7,324,568		
Farmers' Loan and Trust Company, The, New York.....	3,940,621		
Fifth Avenue Trust Company, New York.....	104,398		
Guaranty Trust Company of New York.....	1,276,411		
Guardian Trust Company of New York.....	2,300		
Holland Trust Company, New York.....			

QUARTERLY STATEMENT.

673

of New York at the Close of Business September 5, 1905—(Con).

LIABILITIES.					
Other liabilities.	Total liabilities.	Surplus and undivided profits on market value of stocks and bonds.	Surplus and undivided profits after charging and crediting accrued interest.	Total amount of deposits on which interest is paid at this date.	Average rate of interest paid thereon.
\$20,759 17,691	\$6,760,241 3,569,352	\$217,469 344,902	\$245,457 358,167	\$5,182,189 2,378,069	.0248 .03
\$38,650	\$10,338,593	\$506,371	\$603,624	\$7,560,288	
\$9,134	\$4,123,694	\$359,004	\$311,596	\$2,950,546	.03375
\$273	\$530,234	\$25,453	\$24,728	\$242,356	.03
\$26 1,327	\$2,658,545 1,606,466	\$69,869 148,319	\$57,626 152,469	\$1,809,785 1,174,871	.03 .03
\$1,353	\$4,265,014	\$218,148	\$210,095	\$2,984,654	
\$3,131	\$5,887,992	\$508,605	506,709	\$3,288,694	.03029
\$344	\$1,757,531	\$205,398	\$215,989	\$1,062,507	.025
\$212 1,507 4,682	\$3,274,534 6,302,151 8,818,284	\$70,531 585,068 404,922	\$102,845 603,589 539,540	\$2,887,000 5,268,215 7,850,503	.0345 .0325 .0253
\$0,401	\$18,394,979	\$1,154,521	\$1,245,974	\$10,005,714	
\$155,749 10,876 62,717 60,454 279 19,610 39,582 59,177 173,958 139,018 67,001	\$21,112,921 3,043,894 14,371,046 8,838,406 2,699,042 2,350,217 12,683,031 10,968,514 10,174,304 16,798,791 8,726,862	\$2,122,453 164,314 1,941,155 1,091,579 242,109 259,974 1,415,110 1,633,326 501,981 1,022,758 542,361	\$2,127,811 178,286 1,914,020 1,115,018 256,259 266,974 1,412,378 1,751,900 583,567 1,617,286 556,361	\$17,291,180 2,600,000 11,155,434 7,152,952 1,828,000 1,000,000 10,603,077 8,303,732 8,907,340 13,711,154 7,434,811	.0248 .0222 .0251 .0266 .0249 .02 .026 .0257 .026 .0261 .0336
\$769,665	\$111,747,161	\$11,627,100	\$11,679,800	\$89,587,784	
\$294 343 3,404 2,951 8,895	\$7,013,567 5,440,634 19,105,947 10,310,354 3,895,812	\$243,270 215,719 1,048,288 445,375 143,003	\$245,393 192,719 1,063,058 49,315 138,673	\$6,216,300 4,985,714 17,773,077 9,045,110 3,393,769	.03685 .0375 .0311 .03923 .0351
\$15,887	\$45,766,310	\$2,115,695	\$2,089,208	\$41,394,057	
\$1,052,706 89,837 34,867 894,854 360,101 18 71,077 157,304 904,942 53,241 430,035 18,312 6,000	\$28,282,571 27,633,586 4,552,491 85,102,712 33,270,793 764,100 5,124,930 48,108,184 100,371,741 23,495,300 66,221,528 4,567,340 506,000	\$1,292,095 2,945,430 434,026 14,850,326 1,735,217 299,398 1,087,983 9,947,847 7,706,949 1,632,826 6,015,258 558,839 *133,145	\$1,274,433 2,914,119 451,026 14,616,970 1,726,361 307,398 1,097,856 10,038,593 7,400,226 1,625,492 6,022,258 558,839 *132,070	\$24,775,529 21,543,107 3,383,476 67,502,199 28,802,599 3,001,455 33,395,776 89,128,938 20,678,279 56,013,898 3,242,052	.0284 .0214 .02374 .024 .0259 0.33 0.41 .026 .024 .026 .025

*Deficit \$133,145 43; company in liquidation.

This column includes in the separate items a total of \$250 "added for cents."

Statement of the Condition of the Trust Companies of the State

NAME.	PREFERRED DEPOSITS.		
	Due as executor, guardian, administrator, etc.	Deposits preferred because secured by pledge of a part of trust company assets.	Deposits otherwise preferred.
NEW YORK COUNTY—(Continued).			
Italian-American Trust Company, New York.....	112,399	\$250,000	
Knickerbocker Trust Company, New York.....	176,498		
Lawyers' Title Insurance and Trust Company, New York.....	136,777		\$966,068
Lincoln Trust Company, New York.....	263,762		
Manhattan Trust Company, New York.....	3,875,096		
Mercantile Trust Company, The, New York.....	917,536		
Metropolitan Trust Company of the City of New York.....	847,990		
Morton Trust Company, New York.....	23,325		
Mutual Alliance Trust Company of New York.....	1,884,424		
New York Life Insurance and Trust Company, New York.....	159,616		
New York Trust Company, New York.....	121,686		
Real Estate Trust Company, New York.....	107,243		
Standard Trust Company, The, New York.....	624,749	443,625	
Title Guarantee and Trust Company, New York.....	456,970		
Trust Company of America, The, New York.....	3,199,427		
Union Trust Company of New York.....	259,765		\$31,320
United States Mortgage and Trust Company, New York.....	5,844,269		
United States Trust Company of New York.....	26,076		
Van Norden Trust Company, New York.....	5,295		
Washington Trust Company, New York.....			
Windsor Trust Company, New York.....			
Total.....	\$35,076,667	\$693,625	\$1,297,388
NIAGARA COUNTY.			
Niagara Falls Trust Company, Niagara Falls.....	\$230		
ONEIDA COUNTY.			
Citizens' Trust Company of Utica, N. Y.....	\$99,696		
Utica Trust and Deposit Company, Utica.....	83,805		
Total.....	\$183,501		
ONONDAGA COUNTY.			
Syracuse Trust Company, Syracuse.....	\$4,235		
Trust and Deposit Company of Onondaga, Syracuse.....	198,313		
Total.....	\$202,548		
ORANGE COUNTY.			
Columbus Trust Company, Newburgh.....	\$71		
Orange County Trust Company, Middletown.....	10,786		
Total.....	\$10,857		
QUEENS COUNTY.			
Queens County Trust Company, Jamaica.....	\$14,121		
RENSSELAER COUNTY.			
Security Trust Company of Troy, The.....	\$2,192		
Troy Trust Company, The.....	161,986		
Total.....	\$164,178		
SARATOGA COUNTY.			
Adirondack Trust Company, Saratoga Springs.....	\$11,035		
SCHENECTADY COUNTY.			
Schenectady Trust Company, Schenectady.....	\$154	\$25,000	
TOMPKINS COUNTY.			
Ithaca Trust Company, Ithaca.....	\$83,196		
WARREN COUNTY.			
Glens Falls Trust Company, Glens Falls.....	\$1,170		

QUARTERLY STATEMENT.

675

of New York at the Close of Business September 5, 1905—(Con).

LIABILITIES.					
Other liabilities.	Total liabilities.	Surplus and undivided profits on market value of stocks and bonds.	Surplus and undivided profits after charging and crediting accrued interest.	Total amount of deposits on which interest is paid at this date.	Average rate of interest paid thereon.
\$7,777	\$1,771,469	\$51,510	\$56,859	\$603,917	.022
293,505	73,497,241	2,485,371	2,768,083	68,255,030	.02843
44,725	22,666,482	5,793,979	5,956,858	12,626,614	.029
4	20,733,954	916,216	873,770	18,497,206	.0262
670,951	18,508,407	2,754,419	2,767,035	14,223,894	.0267
151,367	73,609,892	7,019,542	7,024,170	62,920,000	.0255
297,200	41,088,787	6,446,054	6,516,236	31,867,310	.0256
7,700,012	67,354,211	7,018,198	6,970,494	51,507,271	.0258
326,136	7,977,209	530,816	533,908	5,409,322	.0292
3,060,749	42,823,158	4,308,445	4,407,802	36,105,405	.0284
601,197	68,837,058	9,784,297	9,968,094	53,541,000	.027
476	12,392,009	673,578	668,764	11,102,718	.026
572,052	24,514,645	1,233,719	1,200,614	21,389,858	.02748
2,359,571	44,351,087	6,123,432	6,274,006	33,332,173	.0279
1,191,600	74,714,514	9,814,809	9,824,909	59,809,151	.0270
150,572	64,530,695	7,973,081	7,962,170	54,785,943	.0262
9,263,144	51,257,995	4,350,268	4,406,345	34,425,878	.0273
4	72,994,430	13,222,181	12,723,303	57,218,895	.0264
125,152	10,695,132	1,362,190	1,420,693	6,656,384	.0250
2	12,572,094	1,025,957	1,044,424	11,033,529	.0264
27,178	11,235,640	668,996	724,159	9,237,766	.0263
\$30,914,688	\$1,246,727,079	\$142,094,351	\$142,185,983	\$1,006,016,524	
\$702	\$743,234	\$114,794	\$115,694	\$250,000	.03
\$50,692	\$1,610,608	\$117,079	\$124,907	\$892,916	.0341
13,017	4,666,229	389,271	395,271	3,840,073	.0284
\$72,709	\$6,276,837	\$504,350	\$520,178	\$4,732,966	
\$3,096	\$3,312,223	\$391,063	\$350,932	\$2,035,674	.0299
92,193	9,173,855	407,935	419,807	8,573,093	.035
\$95,259	\$12,486,078	\$799,028	\$779,740	\$11,208,767	
\$3,219	\$2,485,214	\$117,005	\$107,169	\$1,897,571	.03333
1,269	3,223,499	125,947	144,215	2,450,151	.036
\$4,488	\$5,708,683	\$242,952	\$251,384	\$4,356,729	
\$797	\$1,576,803	\$151,029	\$158,907	\$927,234	.0221
\$2,445	\$3,144,325	\$227,402	\$235,184	\$2,535,547	.0329
2,027	2,474,522	142,555	147,055	1,873,654	.0296
\$4,472	\$5,618,897	\$300,957	\$342,239	\$4,409,201	
\$1,315	\$2,035,404	\$84,619	\$84,821	\$1,146,000	.0234
\$7,315	\$3,729,326	\$171,982	\$183,144	\$3,295,246	.0219
\$2,543	\$1,900,317	\$101,680	\$109,789	\$1,561,529	.0275
\$4,751	\$850,629	\$99,018	\$100,368	\$421,997	.03

Statement of the Condition of the Trust Companies of the State

NAME.	PREFERRED DEPOSITS.		
	Due as executor, guardian, administrator, etc.	Deposits preferred because secured by pledge of a part of trust company assets.	Deposits otherwise preferred.
WESTCHESTER COUNTY.			
County Trust Company, White Plains.....	\$136,076		
Mount Vernon Trust Company, Mount Vernon.....	10,189		
Mutual Trust Company of Westchester County, Port Chester.....	177,419		
New Rochelle Trust Company, New Rochelle.....	7,837		
Westchester Trust Company, Yonkers.....	35,589		
Total.....	\$372,107		
Add for cents.....			
Grand totals for the State.....	\$40,759,578	\$1,014,077	\$1,452,891

NOTE.—89 trust companies reported.

SUMMARY—Showing the aggregate of Resources and Liabilities of the Trust Companies of the State of New York of Banks.

RESOURCES.	
Bonds and mortgages.....	\$86,015,980
Amount of stock and bond investments.....	335,130,379
Amount loaned on collateral.....	775,839,401
Other loans, including bills purchased.....	82,461,061
Overdrafts.....	116,545
Due from banks, bankers and brokers.....	5,613,178
Real estate: Banking house and other real estate.....	17,338,611
Cash on deposit in banks or other moneyed institutions.....	159,549,885
Specie.....	24,659,118
Legal tender notes and notes of national banks.....	3,967,956
Cash items viz. Bills and checks for the next day's exchanges; other items carried as cash....	1,378,164
Amount of assets not included under any of the above heads.....	7,886,485
Add for cents.....	43
Total.....	\$1,500,147,309

QUARTERLY STATEMENT.

677

of New York at the Close of Business September 5, 1905—(Con).

Other liabilities.	Total liabilities.	Surplus and undivided profits on market value of stocks and bonds.	Surplus and undivided profits after charging and crediting accrued interest.	Total amount of deposits on which interest is paid at this date.	Average rate of interest paid thereon.
\$1,554	\$998,925	\$67,843	\$66,995	\$833,880	.0245
600	1,943,112	220,069	224,069	1,124,038	.0246
4,922	2,010,762	61,257	61,117	1,628,086	.0283
504	1,666,750	56,512	57,562	1,012,000	.026
16,849	3,022,542	161,017	164,329	2,205,576	.02
\$24,429	\$9,682,091	\$566,698	\$574,072	\$6,804,180	
\$43	\$43				
\$31,998,389	\$1,500,147,309	\$162,061,840	\$162,335,131	\$1,210,506,993	

‡This column includes in the separate items a total of \$250 "added for cents."

at the close of business on Tuesday, the 5th day of September, 1905, as exhibited by their Reports to the Superintendent

LIABILITIES.	
Capital.....	\$63,350,000
Surplus on book value of stocks and bonds.....	155,055,465
Deposits of trust moneys (not preferred).....	90,083,659
Individual deposits subject to check (not preferred).....	843,554,143
Certificates of deposit on time and demand (not preferred and not included in deposits of trust moneys).....	113,758,472
Amount due trust companies.....	70,776,595
Amount due banks and bankers.....	45,377,470
Preferred deposits—Amount due savings banks.....	42,123,478
Amount due savings and loan associations.....	843,092
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	40,759,578
Deposits preferred because secured by pledge of a part of trust company assets.....	1,014,077
Deposits otherwise preferred.....	1,452,891
Other liabilities.....	31,998,346
Add for cents.....	43
Total.....	\$1,500,147,309

Statement of the Condition of the Trust Companies of the

NAMES.	Amount of bonds and mortgages.	Amount of stock and bond investments.	Amount loaned on collaterals.	Amount of other loans, including bills purchased.
ALBANY COUNTY.				
Albany Trust Company, The, Albany.....	\$24,750	\$2,233,123	\$2,201,637	\$686,199
Union Trust Company of Albany, N. Y., The, Albany.....	43,150	1,204,539	1,490,692	249,938
Total.....	\$67,900	\$3,437,662	\$3,692,329	\$936,137
BROOME COUNTY.				
Binghamton Trust Company, Binghamton.....	\$394,049	\$1,901,027	\$463,026	\$1,063,973
CATTARAUGUS COUNTY.				
Salamanca Trust Company, Salamanca.....	\$58,762	\$61,263	\$78,590	\$240,277
CHAUTAUQUE COUNTY.				
Chautauque County Trust Company, Jamestown.....	\$247,472	\$522,000	\$728,338	\$669,779
Union Trust Company of Jamestown.....	423,239	303,332	451,072	250,454
Total.....	\$670,711	\$825,332	\$1,179,410	\$920,233
CHEMUNG COUNTY.				
Chemung Canal Trust Company, Elmira.....	\$124,460	\$2,776,331	\$825,425	\$1,144,468
DUTCHESS COUNTY.				
Poughkeepsie Trust Company.....	\$214,823	\$629,221	\$403,974	\$225,473
ERIE COUNTY.				
Buffalo Loan, Trust and Safe Deposit Company, Buffalo.....	\$610,214	\$478,880	\$1,450,882	.....
Commonwealth Trust Company, Buffalo.....	165,100	3,909,741	1,350,221	.....
Fidelity Trust Company of Buffalo.....	1,547,161	2,925,580	2,431,741	\$94,779
Total.....	\$2,322,475	\$7,314,201	\$5,232,844	\$94,779
KINGS COUNTY.				
Brooklyn Trust Company, Brooklyn.....	\$436,750	\$8,141,117	\$9,425,061	\$960,395
Citiz ns' Trust Company, Brooklyn.....	171,700	302,498	.....	1,539
Flatbush Trust Company, Brooklyn.....	418,130	234,585	1,676,969	232,376
Franklin Trust Company, Brooklyn.....	419,475	6,141,283	3,418,621	2,923,729
Hamilton Trust Company, Brooklyn.....	653,975	2,004,029	4,639,277	\$65,254
Home Trust Company of the City of New York, Brooklyn.....	358,275	1,240,483	\$17,499	\$67,399
Jenkins Trust Company, Brooklyn.....	95,450	754,161	672,350	\$15,740
Kings County Trust Company, Brooklyn.....	1,141,783	1,008,518	8,386,450	1,304,542
Long Island Loan and Trust Company, Brooklyn.....	802,225	3,396,742	5,806,587	299,669
Nassau Trust Company of the City of Brooklyn.....	677,633	1,005,223	3,603,465	1,796,919
People's Trust Company, The, Brooklyn.....	716,785	5,708,982	6,958,703	1,964,197
Williamsburgh Trust Company of Brooklyn.....	1,060,596	1,959,544	2,911,566	1,432,596
Total.....	\$6,952,787	\$32,487,135	\$47,717,068	\$12,029,967
MONROE COUNTY.				
Fidelity Trust Company of Rochester, The.....	\$439,650	\$3,468,687	\$2,477,843	\$87,667
Genesee Valley Trust Company, Rochester.....	429,345	2,470,559	1,907,643	241,766
Rochester Trust and Safe Deposit Company, Rochester.....	2,414,912	9,022,708	6,504,472	.....
Security Trust Company of Rochester, Rochester.....	419,095	4,438,100	3,444,196	1,021,966
Union Trust Company of Rochester, Rochester.....	247,008	970,360	1,604,326	\$29,362
Total.....	\$3,950,610	\$20,370,414	\$16,138,480	\$1,879,767
NEW YORK COUNTY.				
Bankers' Trust Company, New York.....	.....	\$7,388,979	\$14,456,793	\$444,333
Bowling Green Trust Company, New York.....	\$87,000	6,810,040	16,390,893	680,541
Broadway Trust Company, New York.....	503,939	783,253	1,110,393	1,468,401
Central Trust Company of New York, New York.....	257,870	19,072,552	54,572,527	1,83,590
Colonial Trust Company, New York.....	79,450	2,396,816	21,731,420	1,638,966
Commonwealth Trust Company, New York.....	.....	748,435	.....	.....
Empire Trust Company, New York.....	284,868	629,442	1,990,906	558,358
Equitable Trust Company of New York.....	2,684,390	3,645,527	27,278,153	33,009
Farmers' Loan and Trust Company, The, New York.....	1,564,700	23,270,288	55,462,507	1,618,559
Fifth Avenue Trust Company, New York.....	626,900	6,415,626	12,643,966	901,132
Guaranty Trust Company of New York.....	.....	14,539,181	27,722,315	3,511,199
Guardian Trust Company of New York.....	285,565	431,210	3,302,796	278,167

QUARTERLY STATEMENT.

679

State of New York at the Close of Business November 9, 1905.

RESOURCES.								
Over-drafts.	Due from banks, bankers and brokers.	Real estate.	Cash on deposit in banks or other moneyed institutions.	Specie.	Legal tender notes and notes of national banks.	Cash items.	†Other assets.	Total resources.
\$590		\$240,000	\$1,473,104	\$33,423	\$27,838	\$10,637	\$5,003	\$6,936,304
1,396	\$5,111	78,000	293,596	3,799	32,191	19,798	4	3,462,206
\$1,996	\$5,111	\$318,000	\$1,766,700	\$37,222	\$60,029	\$30,435	\$5,007	\$10,398,510
\$2,530	\$298,286	\$36,244		\$62,916	\$35,852	\$6,409	\$22,490	\$4,306,792
\$80	\$2,195	\$6,696	\$41,075	\$20,696	\$17,860	\$89	\$4,908	\$562,481
\$406	\$22,324	\$50,000	\$377,084	\$46,310	\$29,270	\$15,770	\$4	\$2,738,757
259	11,164	40,000	96,690	15,522	16,750	5,174	4	1,613,062
\$905	\$33,488	\$90,000	\$473,774	\$61,832	\$46,020	\$20,944	\$8	\$4,352,419
	\$29,388		\$432,784	\$307,202	\$187,445	\$10,032	\$9,644	\$5,847,179
\$6,261	\$3,437	\$59,639	\$153,080	\$15,061	\$24,619	\$6,684	\$100,004	\$1,842,275
	\$10,554		\$650,311	\$127,515	\$9,181	\$9,951	\$5,002	\$3,352,490
\$113	10,060		681,673	55,942	50,357	1,063	4,503	6,228,773
355	3,003	\$786,870	868,565	11,526	96,590	24,153	3	8,790,326
\$468	\$23,617	\$786,870	\$2,200,549	\$194,943	\$156,128	\$35,167	\$9,508	\$18,371,589
\$144		\$98,474	\$1,246,800	\$282,900	\$34,490	\$6,530	\$3	\$20,632,654
128		70,474	225,816	206	2,183	75	6,946	710,944
58		482,317	166,378	220,812	43,660		35,802	3,099,146
19		26,407	1,328,746	157,551	108,131		15	14,979,923
	\$127,347		550,032	632,104	39,945	2,094	3	8,453,239
		60,000	357,316	8,549	4,416		12,881	3,229,524
499		210,000	27,425	15,882	52,038	3,981	8,001	2,005,561
46		3,000	868,967	104,828	50,505	3,296	4	13,059,362
70		167,777	378,365	84,174	45,810	418	3	10,796,400
1,686	3,500	378,816	776,294	615,068	219,050	4,540	36,463	9,502,527
272		507,485	447,659	52,934	102,940	328,856	5	16,665,083
			397,741	467,911	176,430		18,004	8,933,053
\$2,892	\$130,847	\$2,004,750	\$6,771,543	\$2,642,919	\$859,618	\$349,790	\$118,130	\$112,067,446
\$2,816	\$96		\$489,724	\$51,744	\$10,000	\$15,379	\$11,218	\$7,054,213
114		\$70,000	299,428	10,870	25,450		3	5,464,575
328		397,128	623,079	231,053	33,500	16,530	11,123	19,254,890
77	136,809	100,000	874,944	101,748	62,000	14,795	2	10,813,861
3,719	65,000	90,398	275,124	23,131	19,103	26,425	14,324	3,800,020
\$7,051	\$202,004	\$657,526	\$2,562,299	\$418,546	\$150,053	\$73,129	\$36,670	\$46,437,489
	\$29,483		\$3,653,318	\$42,832	\$6,890		\$2	\$26,042,630
\$76	1,184,133		3,005,365	126,757	115,000	\$4,624	4	28,394,533
54	120,600	85,000	495,060	42,394	50,400	8,057	23,003	4,616,715
		1,015,575	5,172,525	34,675	4,725		2	80,313,731
293		46,235	2,256,008	3,232	209,897	0,297	5	28,566,458
			17,552	181	60	10	1	766,359
1,990	378,190	115,633	973,465	33,424	5,085		66,963	5,038,004
12,454	3,156		2,841,339	37,102	24,410		3	36,559,542
	11,952	1,450,000	0,112,556	1,668	4,000		2	89,526,223
1,797	6,247		1,036,109	33,441	140,800		53,770	21,885,783
347	805,825		3,401,612	59,796	21,940		0,146,398	56,268,573
23	157,269		491,498	43,819	39,480	12,705	35,563	5,103,300

† This column includes in the separate items a total of \$273 "added for cents."

Statement of the Condition of the Trust Companies of the State

NAMES.	Amount of bonds and Mortgages.	Amount of stock and bond Investments.	Amount loaned on Collaterals.	Amount of other loans including bills purchased.
NEW YORK COUNTY—(Continued).				
Holland Trust Company, New York*.....		\$222,500	\$98,594	
Italian-American Trust Company, New York.....	\$206,250	489,901	100,230	\$460,204
Knickerbocker Trust Company, New York.....	4,808,622	4,612,576	44,777,878	1,574,222
Lawyers' Title Insurance and Trust Company, New York.....	13,285,854	1,641,930	2,597,518	
Lincoln Trust Company, New York.....	1,300,840	5,318,098	5,920,474	3,953,09
Manhattan Trust Company, New York.....	9,500	6,957,492	7,921,147	
Mercantile Trust Company, The, New York.....	1,493,575	8,898,237	42,860,944	
Metropolitan Trust Company of the City of New York.....		10,799,103	43,671,284	1,234,06
Morton Trust Company, New York.....	930,500	3,287,949	27,736,830	
Mutual Alliance Trust Company of New York.....	284,293	949,840	3,845,585	1,900,704
New York Life Insurance and Trust Company, New York.....	3,129,856	10,412,618	9,637,301	13,118,64
New York Trust Company, New York.....	3,194,633	14,886,119	38,317,432	2,524,90
Real Estate Trust Company, New York.....	199,500	1,421,515	9,028,745	50,96
Standard Trust Company, The, New York.....	144,230	3,829,112	12,468,089	424,38
Title Guarantee and Trust Company, New York.....	13,467,472	5,412,876	15,475,365	2,536,79
Trust Company of America, The, New York.....	1,833,683	14,824,559	38,048,802	2,707,781
Union Trust Company of New York.....	668,500	14,028,799	41,618,277	
United States Mortgage and Trust Company, New York.....	10,793,337	10,148,302	19,805,082	201,154
United States Trust Company of New York.....	4,301,000	10,489,825	44,730,049	7,958,861
Van Norden Trust Company, New York.....	602,604	1,907,187	4,943,382	2,297,301
Washington Trust Company, New York.....	551,225	1,287,425	9,781,500	325,000
Windsor Trust Company, New York.....	776,000	3,905,530	4,718,824	170,23
Total.....	\$98,352,232	\$221,572,759	\$603,177,097	\$53,091,117
NIAGARA COUNTY.				
Niagara Falls Trust Company, Niagara Falls.....	\$30,639	\$183,722	\$229,401	\$148,873
ONEIDA COUNTY.				
Citizens' Trust Company of Oneida, N. Y.....	\$64,850	\$37,825	\$250,770	\$902,274
Utica Trust and Deposit Company, Utica.....	321,133	1,623,555	1,111,247	867,361
Total.....	\$385,983	\$1,991,380	\$1,362,017	\$1,769,639
OSWEGO COUNTY.				
Syracuse Trust Company, Syracuse.....		\$1,307,635	\$1,280,620	\$310,827
Trust and Deposit Company of Oswego at Syracuse.....	\$225,257	4,272,259	1,367,413	\$32,960
Total.....	\$225,257	\$5,579,894	\$2,648,033	\$902,787
ORANGE COUNTY.				
Columbus Trust Company, Newburgh.....	\$508,787	\$1,002,900	\$166,942	\$661,625
Orange County Trust Company, Middletown.....	315,823	1,717,175	564,312	18,360
Total.....	\$824,610	\$2,719,976	\$731,181	\$680,000
QUEENS COUNTY.				
Queens County Trust Company, Jamaica.....	\$414,300	\$565,305	\$232,858	\$234,015
RENSSELAIRE COUNTY.				
Security Trust Company of Troy, The.....	\$37,495	\$1,382,081	\$311,837	\$857,322
Troy Trust Company, The.....		525,687	851,450	814,67
Total.....	\$37,495	\$1,907,768	\$1,163,287	\$1,671,991
SARATOGA COUNTY.				
Adirondack Trust Company, Saratoga Springs.....	\$142,025	\$393,182	\$327,501	\$676,662
SCHENECTADY COUNTY.				
Schenectady Trust Company, Schenectady.....	\$239,125	\$1,242,382	\$630,717	\$800,134
TOPKINS COUNTY.				
Ithaca Trust Company, Ithaca.....	\$190,735	\$1,066,211	\$223,113	\$142,104
WARREN COUNTY.				
Glens Falls Trust Company, Glens Falls.....	\$161,237	\$80,007	\$217,586	\$303,74

*Deficit, \$48,454.82 on book value; \$124,154.82 on market value, company in liquidation.

QUARTERLY STATEMENT.

681

New York at the Close of Business November 9, 1905— (Continued).

RESOURCES.								
Over-drafts.	Due from banks, bankers and brokers.	Real estate.	Cash on deposit in banks or other moneyed institutions.	Specie.	Legal tender notes and notes of national banks.	Cash items.	†Other assets.	Total resources.
		\$134,524	\$1,849	\$77			*\$48,456	\$506,000
	\$2,768		134,849	7,722	\$32,008	\$18,631	26,676	1,647,241
\$10,794	22,182	1,390,000	6,283,271	4,537,319	417,135		4	68,504,503
		1,565,849	900,066	41,119	8,325		366,603	20,403,442
2,163	458,096		1,582,634	291,644	90,665	34,394	30,324	18,992,961
			2,653,639	1,000,350	3,150		89,332	18,631,577
		17,000	3,738,619	1,030,974	3,000	742	3	58,019,094
	404		6,415,689	42,974	11,470	253	4	62,165,297
511			2,453,840	16,040	10,150		2	34,435,865
664			633,753	113,244	34,500	79,354	18,187	7,923,124
87,115		1,685,210	235,257	1,300,000	300,000		347,732	40,270,748
120		63,000	5,377,231	158,288	20,040		1,637	62,543,480
3,183			446,100	14,792	37,577		7,027	11,211,410
			4,584,648	53,845	8,150		32	21,519,959
2,178		1,516,545	2,873,526	160,066	46,010	12,292	457,668	41,944,608
10,401	176,619	1,050,000	8,817,321	590,217	163,300	20,589	464,823	68,708,085
42		1,900,000	1,205,336	2,233,612	2,200		32,888	61,989,624
2,437	1,128,310		2,171,287	2,076,699	50,595	317	187,821	46,585,375
		1,000,000	5,549,127				2	74,028,954
189	992,725		967,760	125,014	93,185		75,378	12,004,235
			699,281	25,060	6,100			12,675,611
467	81,759		762,814	96,710	67,500	1,067	76,002	10,356,518
\$137,348	\$5,689,918	\$12,955,571	\$88,018,281	\$14,365,142	\$2,026,427	\$199,470	\$8,554,217	\$1,138,130,579
\$1,036	\$30		\$195,461	\$8,248	\$16,494	\$4,776	\$1,564	\$819,374
\$2,087	\$25,861		\$94,157	\$7,023	\$21,833	\$10,704	\$3,005	\$1,750,993
88		\$35,000	1,173,109	14,042	19,110	12,027	3	5,196,896
\$2,175	\$25,861	\$35,000	\$1,267,266	\$21,005	\$40,943	\$22,731	\$3,008	\$6,947,888
\$298			\$309,214	\$11,673	\$6,710	\$2,470	\$13,833	\$3,243,080
116			2,468,900	23,738	70,709	2,621	1,284	9,014,290
\$414			\$2,778,014	\$35,411	\$77,419	\$5,091	\$15,117	\$12,257,370
\$1,403	\$11,379	\$50,000	\$177,648	\$19,971	\$8,700	\$5,190	\$11,248	\$2,625,100
10	8,218	34,842	484,526	24,676	7,925	4,519	4	3,347,321
\$1,413	\$19,597	\$84,842	\$662,174	\$44,647	\$16,625	\$9,709	\$11,252	\$5,972,421
\$14	\$7,629	\$20,263	\$85,079	\$18,512	\$24,005		\$5,890	\$1,607,870
	\$4,989	\$63,440	\$349,414	\$48,796	\$35,300	\$9,995	\$17,504	\$3,118,173
\$468	1,020	4,757	104,816	18,648	61,624	13,440	174,038	2,570,422
\$458	\$6,009	\$68,197	\$454,230	\$67,444	\$96,924	\$23,435	\$191,542	\$5,688,595
\$895	\$253		\$103,005	\$46,834	\$12,980	\$1,890	\$5,003	\$1,710,250
\$1,408	\$1,000	\$45,000	\$610,495	\$122,053	\$25,100	\$13,037	\$190	\$3,730,641
\$728		\$16,100	\$301,563	\$9,597	\$7,792	\$1,886	\$3	\$1,959,832
\$373	\$6,585		\$68,383	\$15,589	\$5,246	\$7,253	\$4	\$846,004

*Deficit, \$48,454.82

†This column includes in the separate items a total of \$273 "added for cents."

Statement of the Condition of the Trust Companies of the State

NAMES.				
	Amount of bonds and Mortgages.	Amount of stock and bond Investments.	Amount loaned on Collaterals.	Amount of other loans including bills purchased.
WESTCHESTER COUNTY.				
County Trust Company, White Plains.....	\$115,290	\$580,709	\$204,167	\$19,723
Mount Vernon Trust Company, Mount Vernon.....	111,600	646,335	748,666	203,357
Mutual Trust Company of Westchester County, Port Chester.....	201,600	659,727	551,297	395,719
New Rochelle Trust Company, New Rochelle.....	202,900	771,150	245,941	241,762
Westchester Trust Company, Yonkers.....	484,255	563,726	672,067	514,998
Total.....	\$1,115,515	\$3,221,647	\$2,422,138	\$1,385,659
Add for cents.....				
Grand totals for the State.....	\$86,935,730	\$310,306,819	\$749,086,073	\$80,578,239

QUARTERLY STATEMENT.

683

New York at the Close of Business November 9, 1905—(Continued).

RESOURCES.								
Over-drafts.	Due from banks, bankers and brokers.	Real estate.	Cash on deposit in banks or other moneyed institutions.	Specie.	Legal tender notes and notes of national banks.	Cash items.	†Other assets.	Total resources
			\$123,290	\$6,600	\$2,555	\$30	\$2,002	\$1,054,326
\$12		\$47,000	200,355	40,565	10,445	7,408	11,350	2,136,189
715	\$27,661	65,373	141,131	6,646	8,872	250	9,201	1,978,172
202	10,867	70,000	152,974	10,847	18,150	2,467	3,003	1,736,263
670	16,640	266,411	551,638	6,571	43,804	15,521	1,195	3,137,486
\$1,590	\$55,168	\$448,784	\$1,160,378	\$77,220	\$92,826	\$25,733	\$20,757	\$10,042,436
							\$39	\$39
\$169,794	\$6,54,0423	\$17,633,482	\$110,115,133	\$18,593,148	\$3,980,410	\$847,693	\$9,121,545	\$1,393,908,479

†This column includes in the separate items a total of \$273 "added for cents."

Statement of the Condition of the Trust Companies of the State

NAMES.	Capital stock paid in, in cash.	†Surplus on book value of stocks and bonds, less current expenses and taxes paid.	Deposits of trust moneys (not preferred).
ALBANY COUNTY.			
Albany Trust Company, The, Albany.....	\$300,000	\$238,781	
Union Trust Company of Albany, N. Y., The, Albany.....	250,000	348,991	
Total.....	\$550,000	\$587,772	
BROOME COUNTY.			
Binghamton Trust Company, Binghamton.....	\$300,000	\$314,223	\$12,738
CATTARAUGUS COUNTY.			
Salamanca Trust Company, Salamanca.....	\$100,000	\$26,948	
CHAUTAUQUE COUNTY.			
Chautauque County Trust Company, Jamestown.....	\$250,000	\$69,829	\$72,578
Union Trust Company of Jamestown.....	100,000	120,401	
Total.....	\$350,000	\$190,230	\$72,578
CHEMUNG COUNTY.			
Chemung Canal Trust Company, Elmira.....	\$600,000	\$522,294	\$11,826
DUTCHESS COUNTY.			
Poughkeepsie Trust Company.....	\$125,000	\$211,128	
ERIE COUNTY.			
Buffalo Loan, Trust and Safe Deposit Company, Buffalo.....	\$200,000	\$79,024	
Commonwealth Trust Company, Buffalo.....	500,000	551,942	
Fidelity Trust Company of Buffalo.....	500,000	474,513	
Total.....	\$1,200,000	\$1,105,479	
KINGS COUNTY.			
Brooklyn Trust Company, Brooklyn.....	\$1,000,000	\$2,108,910	
Citizens' Trust Company, Brooklyn.....	500,000	125,099	
Flatbush Trust Company, Brooklyn.....	200,000	174,432	
Franklin Trust Company, Brooklyn.....	1,000,000	1,937,519	\$103,817
Hamilton Trust Company, Brooklyn.....	500,000	1,061,251	329,341
Home Trust Company of the City of New York, Brooklyn.....	500,000	249,095	27,010
Jenkins Trust Company, Brooklyn.....	500,000	269,642	
Kings County Trust Company, Brooklyn.....	500,000	1,496,401	
Long Island Loan and Trust Company, Brooklyn.....	1,000,000	1,574,725	
Nassau Trust Company of the City of Brooklyn.....	500,000	608,828	67,847
People's Trust Company, The, Brooklyn.....	1,000,000	1,587,283	133,443
Williamsburgh Trust Company, Brooklyn.....	700,000	582,693	
Total.....	\$7,900,000	\$11,756,482	\$661,058
MONROE COUNTY.			
Fidelity Trust Company of Rochester, The.....	\$200,000	\$253,798	\$121
Genesee Valley Trust Company, Rochester.....	300,000	186,312	
Rochester Trust and Safe Deposit Company, Rochester.....	200,000	960,936	93,210
Security Trust Company of Rochester, Rochester.....	200,000	486,116	23,263
Union Trust Company of Rochester, Rochester.....	200,000	116,708	
Total.....	\$1,100,000	\$2,033,870	\$116,394
NEW YORK COUNTY.			
Bankers' Trust Company, New York.....	\$1,000,000	\$889,557	\$1,982,453
Rowling Green Trust Company, New York.....	2,500,000	3,032,799	377,266
Broadway Trust Company, New York.....	700,000	431,192	15,800
Central Trust Company of New York, New York.....	1,000,000	14,888,861	4,267,013
Colonial Trust Company, New York.....	1,000,000	1,660,945	
Commonwealth Trust Company, New York.....	500,000	74,981	
Empire Trust Company, New York.....	500,000	1,079,840	
Equitable Trust Company of New York.....	3,000,000	10,000,790	3,822,336
Farmers' Loan and Trust Company, The, New York.....	1,000,000	7,512,955	60,353,829
Fifth Avenue Trust Company, New York.....	1,000,000	1,663,306	7,367

† Surplus includes undivided profits.

New York at the Close of Business November 9, 1905—(Continued).

LIABILITIES.					
Individual deposits subject to check (not preferred).	Certificates of deposit (not preferred, and not included in deposits of trust moneys).	Amount due trust companies.	Amount due banks and bankers.	PREFERRED DEPOSITS.	
				Due savings banks.	Due savings and loan associations.
\$4,070,126 2,055,681	\$74,763 289,256	\$786,164	\$568,754 107,893	\$823,505 370,574	\$8,790
\$6,125,807	\$384,019	\$786,164	\$676,647	\$1,194,079	\$8,790
\$3,106,934	\$485,340	\$5,653			
\$215,943	\$182,121		\$3,099		
\$1,430,863 1,215,268	\$859,496 140,708		\$32,460 17,028		
\$2,652,131	\$1,000,194		\$50,117		
\$1,640,185	\$2,954,449	\$1,895	\$32,904	\$94,982	\$5,362
\$1,411,615	\$31,658		\$14,094	\$10,000	
\$2,799,451 4,531,522 6,947,831	\$20,000 220,061 159,706	\$53,480 23,547	\$21,310 230,264	\$70,967 255,000 19,43.	\$7,394 12,211 6,468
\$14,278,804	\$400,317	\$77,027	\$290,514	\$336,359	\$26,093
\$11,648,188 73,953 2,497,995 9,109,054 4,485,372 1,881,179 1,206,091 8,831,075 5,648,591 5,992,514 11,519,170 7,125,866	\$1,270,731 10,000 71,191 1,005,935 989,458 42,130 6,000 302,177 1,477,780 599,432 589,878 79,339	\$57,780 150,077	\$3 287,618 61,872 20,100 153,022 74,312 54,720 166,000 140,718	\$840,470 150,000 510,403 620,439 300,000 1,457,547 552,957 1,281,770 702,051 218,084	\$23,540 1,137 73,282 21,000 93 20,864 12,583 8,476
\$72,995,643	\$7,022,740	\$407,891	\$970,315	\$6,633,70	\$110,945
\$6,330,228 4,794,879 16,605,097 9,578,725 3,280,628	\$52,218 60,911 39,717 171,600 55,514		\$75,643 59,280 161,659 63,313	\$125,000 45,000 140,856 142,261	\$1,161 5,665 11,176 7,903 5,591
\$40,546,107	\$385,010		\$358,894	\$453,117	\$31,406
\$12,404,175 13,168,272 3,105,533 55,199,103 19,625,616 1,247 2,650,559 11,900,701 18,061,916	\$1,879,053 104,710 181,190 1,773,685 871,237 252,382 381,388 10,067,019 704,022	\$3,473,472 2,489,502 59,497 141,171 1,837,592 18,705 2,175,730 2,074,664	\$1,787,159 4,756,616 70,391 945,899 1,254,342 356,895 797,613 789,809	\$340,297 1,954,727 35,619 118,616 1,036,876 10,000 1,057,441 2,087,359 235,973	\$6,916 15,838

Statement of the Condition of the Trust Companies of the State of

NAMES.	Capital stock paid in, in cash.	Surplus on book value of stocks and bonds, less current expenses and taxes paid.	Deposits of trust moneys (not preferred.)
NEW YORK COUNTY—(Continued).			
Guaranty Trust Company of New York.....	\$2,000,000	\$5,922,714	\$108,372
Guardian Trust Company of New York.....	500,000	570,217	1,053
Holland Trust Company, New York.....	500,000		
Italian-American Trust Company, New York.....	500,000	51,006	
Knickerbocker Trust Company, New York.....	1,000,000	2,704,929	1,305,026
Lawyers' Title Insurance and Trust Company, New York.....	4,000,000	5,762,690	
Lincoln Trust Company, New York.....	500,000	998,329	
Manhattan Trust Company, New York.....	1,000,000	2,119,955	129,250
Mercantile Trust Company, The, New York.....	2,000,000	6,628,824	58,147
Metropolitan Trust Company of the City of New York.....	2,000,000	7,236,437	1,013,565
Morton Trust Company, New York.....	2,000,000	6,429,402	
Mutual Alliance Trust Company of New York.....	500,000	543,213	22,578
New York Life Insurance and Trust Company, New York.....	1,000,000	2,604,063	
New York Trust Company, New York.....	3,000,000	9,934,751	1,324,742
Real Estate Trust Company, New York.....	500,000	705,985	
Standard Trust Company, The, New York.....	1,000,000	1,252,230	1,121,541
Title Guarantee and Trust Company, New York.....	4,375,000	6,292,183	291,044
Trust Company of America, The, New York.....	2,000,000	9,814,456	1,080,072
Union Trust Company of New York.....	1,000,000	8,025,932	
United States Mortgage and Trust Company, New York.....	2,000,000	4,551,211	1,925,772
United States Trust Company of New York.....	2,000,000	13,394,339	
Van Norden Trust Company, New York.....	1,000,000	1,267,550	571,321
Washington Trust Company, New York.....	500,000	1,040,335	
Windsor Trust Company, New York.....	1,000,000	712,687	
Total.....	\$48,075,000	\$139,695,696	\$79,878,547
NIAGARA COUNTY.			
Niagara Falls Trust Company, Niagara Falls.....	\$100,000	\$116,407	
ONEIDA COUNTY.			
Citizens' Trust Company of Utica, N. Y.....	\$200,000	\$120,188	
Utica Trust and Deposit Company, Utica.....	200,000	360,283	
Total.....	\$400,000	\$480,471	
ONONDAGA COUNTY.			
Syracuse Trust Company, Syracuse.....	\$300,000	\$406,830	
Trust and Deposit Company of Onondaga, Syracuse.....	100,000	431,141	
Total.....	\$400,000	\$840,971	
ORANGE COUNTY.			
Columbus Trust Company, Newburgh.....	\$100,000	\$131,047	
Orange County Trust Company, Middletown.....	100,000	143,149	
Total.....	\$200,000	\$274,195	
QUEENS COUNTY.			
Queens County Trust Company, Jamaica.....	\$500,000	\$152,866	
RENSSELAER COUNTY.			
Security Trust Company of Troy, The.....	\$200,000	\$225,069	
Troy Trust Company, The.....	200,000	160,965	
Total.....	\$400,000	\$386,033	
SARATOGA COUNTY.			
Adirondack Trust Company, Saratoga Springs.....	\$100,000	\$78,947	
SCHENECTADY COUNTY.			
Schenectady Trust Company, Schenectady.....	\$250,000	\$174,945	\$26,437
TOMPKINS COUNTY.			
Ithaca Trust Company, Ithaca.....	\$100,000	\$105,736	\$31,000

† Surplus includes undivided profits.

New York at the Close of Business November 9, 1905—(Continued).

LIABILITIES.					
Individual deposits subject to check (not preferred).	Certificates of deposit (not preferred, and not included in deposits of trust moneys).	Amount due trust companies.	Amount due banks and bankers.	PREFERRED DEPOSITS.	
				Due savings banks.	Due savings and loan associations.
\$40,232,829	\$2,789,914	\$2,204,090	\$1,422,079	\$271,327	
2,907,948	130,672	454,217	355,912	100,000	
656,170	18,000		382,004	40,000	
50,384,624	6,564,970	2,719,722	761,096	2,248,313	\$51,084
6,913,794	1,247,463	1,171	1,069,735		
12,084,734	3,066,558	333,740	165,581	1,779,333	11,474
12,045,131	816,970	623,645	50,042	78,000	1,719
36,713,524	1,837,170	2,496,642	1,165,858	2,852,974	29,767
30,291,975	6,122,925	2,893,935	994,801	1,322,081	
19,847,091	1,293,519	401,451	868,490	1,727,499	
6,280,516	54,504	32,658	192,557		
28,517,376	3,184,337			79,696	
38,936,647	3,206,557	2,064,359	1,852,280	1,237,941	9,498
7,618,809	2,336,246				23
14,017,075	131,062	1,540,959	377,876	416,259	
23,153,984	2,461,022	133,770	225,151	1,673,948	
39,501,698	3,289,814	4,049,219	5,541,506	756,621	498,348
39,959,770	5,654,541	555,444	207,182	2,768,129	141
19,750,701	3,392,240	1,539,371	2,481,062	338,448	28,166
23,020,375	23,551,625	3,736,719	101,287	2,688,816	
6,576,550	327,368	243,735	1,225,810	565,522	
8,030,388	1,628,877	2,000		1,426,033	
7,509,726	340,948	414,907	126,699	166,262	55,467
\$617,798,917	\$89,672,151	\$39,077,077	\$30,526,666	\$29,353,509	\$737,654
\$550,139	\$12,036	\$7,848	\$14,587	\$9,176	
\$1,165,558	\$27,732	\$3,031	\$8,358		\$2,094
4,464,982	61,728	4,051	3,096	\$10,538	20
\$5,630,540	\$89,400	\$7,082	\$11,445	\$10,538	\$2,114
\$2,331,621		\$150,988	\$43	\$49,614	
8,105,765	\$5,951		13,087	14,039	\$13,788
\$10,437,341	\$5,951	\$150,988	\$13,130	\$63,653	\$13,788
\$2,358,247	\$28,669	\$2,460	\$2,480		
2,696,879	304,276	721	33,791		
\$5,055,121	\$392,045	\$3,181	\$36,271		
\$926,450	\$6,716		\$15,351		
\$2,298,967	\$285,845		\$13,021	\$43,433	\$3,444
1,693,971	120,012	\$184,595	9,027	55,290	
\$3,092,938	\$411,857	\$184,595	\$22,048	\$138,723	\$3,444
\$1,273,764	\$202,935	\$35,292	\$5,000		
\$3,043,552	\$16,760	\$130,000	\$11,871	\$46,942	
\$1,565,906	\$5,907				

Statement of the Condition of the Trust Companies of the State of

NAME.	Capital stock paid in, in cash.	Surplus on book value of stocks and bonds, less current expenses and taxes paid.	Deposits of trust moneys (not preferred.)
WARREN COUNTY.			
Glens Falls Trust Company, Glens Falls.....	\$100,000	\$104,480	.....
WESTCHESTER COUNTY.			
County Trust Company, White Plains.....	\$100,000	\$63,925	.....
Mount Vernon Trust Company, Mount Vernon.....	200,000	226,477	\$156
Mutual Trust Company of Westchester County, Port Chester..	300,000	67,908	.....
New Rochelle Trust Company, New Rochelle.....	100,000	51,057	.....
Westchester Trust Company, Yonkers.....	300,000	168,670	.....
Total.....	\$1,000,000	\$578,037	\$156
Add for cents			
Grand totals for the State.....	\$63,850,000	\$159,737,210	\$80,861,534

¶ Surplus includes undivided profits.

QUARTERLY STATEMENT.

689

New York at the Close of Business November 9, 1905—(Continued).

LIABILITIES.					
Individual deposits subject to check (not preferred).	Certificates of deposit (not preferred, and not included in deposits of trust money).	Amount due trust companies.	Amount due banks and bankers.	PREFERRED DEPOSITS.	
				Due savings banks.	Due savings and loan associations.
\$599,828	\$20,000		\$18,841		
\$687,117	\$1,316	\$25,005	\$9,115	\$36,478	
1,487,280	122,105	22,029	17,435	40,807	
1,250,198	165,124	12,254	22,238	34,562	
1,509,871	48,944	3,705	12,110		
2,242,684	70,218	126,933	28,055	98,575	\$3,134
\$7,147,260	\$408,207	\$189,968	\$89,004	\$210,422	\$3,134
\$801,016,978	\$104,072,823	\$41,064,771	\$33,120,845	\$38,524,236	\$992,615

Statement of the Condition of the Trust Companies of the State of

NAMES.	PREFERRED DEPOSITS.		
	Due as executor, guardian, administrator, etc.	Deposits preferred because secured by pledge of a part of trust company assets.	Deposits otherwise preferred.
ALBANY COUNTY.			
Albany Trust Company, The, Albany.....	\$54,936		
Union Trust Company of Albany, N. Y., The, Albany.....	12,533	\$25,000	
Total.....	\$67,469	\$25,000	
BROOME COUNTY.			
Binghamton Trust Company, Binghamton.....	\$71,876		
CATTARAUGUS COUNTY.			
Salamanca Trust Company, Salamanca.....	\$34,080		
CHAUTAUQUE COUNTY.			
Chautauque County Trust Company, Jamestown.....	\$17,492		
Union Trust Company of Jamestown.....	19,379		
Total.....	\$36,871		
CHEMUNG COUNTY.			
Chemung Canal Trust Company, Elmira.....			
DUTCHESS COUNTY.			
Poughkeepsie Trust Company.....	\$37,821		
ERIE COUNTY.			
Buffalo Loan, Trust and Safe Deposit Company, Buffalo....	\$179,298		
Commonwealth Trust Company, Buffalo.....	73,488		
Fidelity Trust Company of Buffalo.....	240,936	\$20,000	\$149,750
Total.....	\$493,722	\$20,000	\$149,750
KINGS COUNTY.			
Brooklyn Trust Company, Brooklyn.....	\$642,780		
Citizens' Trust Company, Brooklyn.....			
Flatbush Trust Company, Brooklyn.....	4,691		
Franklin Trust Company, Brooklyn.....	437,292		
Hamilton Trust Company, Brooklyn.....	55,838		
Home Trust Company of the City of New York, Brooklyn.....	10,728		
Jenkins Trust Company, Brooklyn.....			
Kings County Trust Company, Brooklyn.....	260,282		
Long Island Loan and Trust Company, Brooklyn.....	386,816		
Nassau Trust Company of the City of Brooklyn.....	45,784		
People's Trust Company, The, Brooklyn.....	849,395		
Williamsburgh Trust Company, Brooklyn.....	45,106		
Total.....	\$2,738,712		
MONROE COUNTY.			
Fidelity Trust Company of Rochester, The.....	\$14,328		
Genesee Valley Trust Company, Rochester.....	23,624		
Rochester Trust and Safe Deposit Company, Rochester.....	760,633	\$250,000	
Security Trust Company of Rochester, Rochester.....	283,926		
Union Trust Company of Rochester, Rochester.....	45,865		
Total.....	\$1,128,376	\$250,000	
NEW YORK COUNTY.			
Bankers' Trust Company, New York.....	\$722,395		
Bowling Green Trust Company, New York.....			
Broadway Trust Company, New York.....	1,800		
Central Trust Company of New York, New York.....	1,357,319		
Colonial Trust Company, New York.....	850,641		
Commonwealth Trust Company, New York.....	13		
Empire Trust Company, New York.....	2,010		
Equitable Trust Company of New York.....	2,898,101		
Farmers' Loan and Trust Company, The, New York.....	4,049,934		
Fifth Avenue Trust Company, New York.....	24,966		

QUARTERLY STATEMENT.

691

New York at the Close of Business November 9, 1905—(Continued).

Other liabilities.	Total liabilities.	Surplus and undivided profits on market value of stocks and bonds.	Surplus and undivided profits after charging and crediting accrued interest.	Total amount of deposits on which interest is paid at this date.	Average rate of interest paid thereon.
\$10,485 2,278	\$6,936,304 3,462,206	\$233,856 353,817	\$245,795 364,293	\$5,110,389 2,311,434	.0318 .03048
\$12,763	\$10,398,510	\$587,673	\$610,088	\$7,421,823	
\$10,028	\$4,306,792	\$336,425	\$315,429	\$3,219,862	.03375
\$200	\$562,481	\$27,489	\$26,239	\$247,694	.03
\$20 278	\$2,738,757 1,613,662	\$79,191 149,289	\$93,335 153,789	\$1,838,710 1,109,253	.03 .03
\$208	\$4,352,419	\$228,480	\$217,124	\$2,947,903	
\$9,282	\$5,847,179	\$527,173	\$522,679	\$3,283,121	.03
\$959	\$1,842,275	\$218,747	\$226,144	\$1,126,280	.025
\$5,766 9,759 8,869	\$3,352,400 6,228,773 8,790,326	\$78,417 578,721 496,030	\$102,392 591,380 533,189	\$2,996,000 5,174,236 7,810,349	.034 .0325 .0293
\$24,394	\$18,371,589	\$1,153,168	\$1,226,961	\$15,980,579	
\$55,335 1,292 7,174	\$20,632,654 710,944 3,099,146	\$2,175,302 123,980 188,405	\$2,184,478 126,950 187,828	\$16,960,621 83,953 2,724,583	.0249 .0218 .0222
127,486 40,770	14,979,923 8,453,239	2,075,239 1,135,494	1,990,850 1,125,304	10,790,151 6,710,517	.0267 .0266
136,600 3,698	3,229,524 2,005,531	265,250 270,050	270,359 290,050	2,230,000 1,206,091	.025 .0218
58,765 74,540	13,059,362 10,796,400	1,406,401 1,684,319	1,430,146 1,657,155	10,834,729 8,125,631	.026 .0255
165,933 105,530	9,502,527 16,665,083	609,526 1,633,909	600,451 1,563,580	8,227,799 13,632,851	.0257 .026
52,771	8,933,053	562,151	522,151	7,617,591	.0238
\$829,864	\$112,067,441	\$12,220,035	\$11,939,392	\$89,144,504	
\$1,716 1,954 1,947	\$7,054,213 5,454,575 19,254,830	\$312,500 250,850 1,093,908	\$260,916 226,850 1,132,855	\$6,269,777 4,893,122 10,836,758	.03708 .021004 .0363
1,005 7,403	10,813,851 3,860,030	506,716 143,537	497,117 147,037	9,239,060 3,155,352	.03924 .0352
\$14,025	\$46,437,489	\$2,307,571	\$2,264,774	\$41,364,009	
\$1,557,156 10,591 15,704	\$26,042,630 28,394,533 4,616,715	\$1,356,280 3,080,244 437,593	\$1,295,440 3,051,599 456,640	\$22,116,800 22,196,957 3,469,822	.0284 .0272 .02436
642,004 402,944 18	80,313,731 28,569,458 766,259	15,325,789 1,600,945 263,571	14,799,057 1,775,562 264,294	62,418,855 24,880,028	.0272 .0272
167,615 425,442	5,038,000 36,559,542	1,094,099 10,000,790	1,095,323 10,164,129	2,900,000 22,887,229	.0237 .0269
1,576,654 162,395	89,526,223 21,865,783	8,032,479 1,713,755	7,459,561 1,619,951	77,373,799 18,849,700	.027 .0263

†This column includes in the separate items a total of \$256 "added for cents."

Statement of the Condition of the Trust Companies of the State

NAME.	PREFERRED DEPOSITS.		
	Due as executor, guardian, administrator, etc.	Deposits preferred because secured by pledge of a part of trust company assets.	Deposits otherwise preferred.
NEW YORK COUNTY—(Continued).			
Guaranty Trust Company of New York.....	\$822,328		
Guardian Trust Company of New York.....	15,881		
Holland Trust Company, New York.....			
Italian-American Trust Company, New York.....		\$250,000	
Knickerbocker Trust Company, New York.....	288,679		
Lawyers' Title Insurance and Trust Company, New York.....	150,710		\$1,181,330
Lincoln Trust Company, New York.....	53,183		
Manhattan Trust Company, New York.....	406,599		
Mercantile Trust Company, The, New York.....	3,672,418		
Metropolitan Trust Company of the City of New York.....	686,039		
Morton Trust Company, New York.....	1,188,291		
Mutual Alliance Trust Company of New York.....	5,719		2,657
New York Life Insurance and Trust Company, New York.....	1,636,817		
New York Trust Company, New York.....	160,127		
Real Estate Trust Company, New York.....	46,345		
Standard Trust Company, The, New York.....	44,954	423,625	
Title Guarantee and Trust Company, New York.....	397,537		
Trust Company of America, The, New York.....	296,443		
Union Trust Company of New York.....	3,702,599		
United States Mortgage and Trust Company, New York.....	223,129		190,438
United States Trust Company of New York.....	5,625,790		
Van Norden Trust Company, New York.....			
Washington Trust Company, New York.....	27,976		
Windsor Trust Company, New York.....	2,284		
Total.....	\$29,362,627	\$673,625	\$1,374,445
NIAGARA COUNTY.			
Niagara Falls Trust Company, Niagara Falls.....	\$4,496		
ONEIDA COUNTY.			
Citizens' Trust Company of Utica, N. Y.....	\$96,180	\$25,000	
Utica Trust and Deposit Company, Utica.....	81,588		
Total.....	\$177,768	\$25,000	
ONONDAGA COUNTY.			
Syracuse Trust Company, Syracuse.....	\$3,686		
Trust and Deposit Company of Onondaga, Syracuse.....	190,334		
Total.....	\$194,020		
ORANGE COUNTY.			
Columbus Trust Company, Newburgh.....	\$684		
Orange County Trust Company, Middletown.....	8,445		
Total.....	\$9,129		
QUEENS COUNTY.			
Queens County Trust Company, Jamaica.....	\$8,834		
RENSSELAER COUNTY.			
Security Trust Company of Troy, The.....	\$4,078		
Troy Trust Company, The.....	4,705		
Total.....	\$8,843		
SARATOGA COUNTY.			
Adirondack Trust Company, Saratoga Springs.....	\$10,954		
SCHENECTADY COUNTY.			
Schenectady Trust Company Schenectady.....		\$25,000	
TOMPKINS COUNTY.			
Ithaca Trust Company, Ithaca.....	\$94,538		

New York at the Close of Business November 9, 1905— (Continued).

Other Liabilities.	Total liabilities.	Surplus and undivided profits on market value of stocks and bonds.	Surplus and undivided profits after charging and crediting accrued interest.	Total amount of deposits on which interest is paid at this date.	Average rate of interest paid thereon.
\$493,920	\$56,268,573	\$5,972,359	\$5,998,359	\$46,433,751	.0289
7,300	5,103,200	567,662	567,662	3,886,000	.027
6,000	506,000	*124,154	*124,013		
1	1,647,241	53,542	66,042	572,475	.021
226,061	68,504,503	2,811,094	2,914,991	59,331,009	.02822
26,559	20,403,442	5,832,840	5,963,484	8,374,785	.029
2	18,992,961	998,320	888,937	16,839,407	.0273
748,266	18,631,577	2,714,588	2,730,005	13,005,233	.0266
563,770	58,019,094	6,912,967	6,957,323	47,774,000	.0269
3,902,849	62,165,207	7,283,039	7,046,876	47,416,316	.0257
1620,152	34,435,895	6,429,402	6,516,448	25,001,615	.0292
288,718	7,923,124	539,758	537,860	5,434,403	.0284
3,239,032	40,270,743	4,193,788	4,418,876	33,340,512	.02847
816,408	62,543,490	9,934,761	10,040,194	46,992,000	.028
4,002	11,211,410	719,287	702,223	9,889,252	.0284
1,617,967	21,319,959	1,306,587	1,348,429	17,412,059	.027955
2,547,344	41,944,708	6,477,121	6,546,152	30,702,107	.0268
1,889,093	68,708,095	9,846,137	9,878,237	53,546,130	.0281
120,896	61,980,024	8,071,682	7,898,290	51,815,743	.0268
9,844,917	46,598,375	4,625,680	4,780,271	29,414,771	.0284
281,671	74,028,954	13,532,247	12,938,427	57,961,088	.0278
1	12,004,535	1,419,763	1,432,016	6,725,357	.0242
27,54	12,678,611	1,070,335	1,063,622	11,078,394	.0275
	10,358,518	717,890	749,068	8,426,971	.0276
\$31,913,671	\$1,138,139,579	\$144,976,756	\$143,822,303	\$888,527,788	
\$4,68	\$819,374	\$117,228	\$116,928	\$250,000	.03
\$102,85	\$1,750,993	\$122,728	\$128,768	\$973,708	.0336795
10,617	5,196,895	413,918	409,774	4,435,696	.0289
\$113,40	\$6,947,888	\$596,640	\$538,542	\$5,409,400	
\$293	\$3,243,080	\$413,001	\$399,401	\$2,527,723	.03
137,19	9,014,290	434,141	453,492	8,341,192	.035
\$137,48	\$12,257,370	\$847,142	\$822,803	\$10,868,915	
\$1,513	\$2,625,100	\$141,162	\$110,598	\$1,951,838	.0333333
61	3,247,321	145,969	137,933	2,639,693	.033
\$1,574	\$5,972,421	\$287,131	\$248,531	\$4,591,721	
\$2,653	\$1,607,870	\$154,315	\$164,853	\$926,450	.022
\$4,317	\$3,118,173	\$224,927	\$221,605	\$2,472,225	.0304
135,798	2,570,422	162,025	160,025	1,968,637	.02726
\$140,115	\$5,688,595	\$346,952	\$381,690	\$4,340,862	
\$3,358	\$1,710,250	\$88,288	\$93,595	\$1,261,249	.0293
\$5,134	\$3,730,641	\$195,926	\$193,492	\$2,849,630	.026
\$6,145	\$1,959,832	\$105,736	\$114,236	\$1,539,375	.0275

*This column includes in the separate items a total of \$256 " added for cents."

*Deficit \$48,454.82 on book value, and \$124,154.82 on market value; company in liquidation.

Statement of the Condition of the Trust Companies of the State of

NAME.	PREFERRED DEPOSITS.		
	Due as executor, guardian, administrator, etc	Deposits preferred because secured by pledge of a part of trust company assets.	Deposits otherwise preferred.
WARREN COUNTY.			
Glens Falls Trust Company, Glens Falls.....	\$1,604		
WESTCHESTER COUNTY.			
County Trust Company, White Plains.....	\$131,367		
Mount Vernon Trust Company, Mount Vernon.....	18,092		
Mutual Trust Company of Westchester County, Port Chester..	151,456		
New Rochelle Trust Company, New Rochelle.....	7,403		
Westchester Trust Company, Yonkers.....	43,442		
Total.....	\$351,760		
Add for cents.....			
Grand totals for the State.....	\$34,828,600	\$1,018,625	\$1,524,195

NOTE.—Eight y-one trust companies reported.

SUMMARY—Showing the aggregate of Resources and Liabilities of the Trust Companies of the State of New York Banks.

RESOURCES.	
Bonds and mortgages.....	\$86,935,730
Amount of stock and bond investments.....	310,306,819
Amount loaned on collaterals.....	749,086,073
Other loans, including bills purchased.....	50,578,229
Overdrafts.....	169,794
Due from banks, bankers and brokers.....	6,540,423
Real estate: Banking house and other real estate.....	17,633,462
Cash on deposit in banks or other moneyed institutions.....	110,115,133
Specie.....	18,593,148
Legal tender notes and notes of national banks.....	3,960,410
Cash items, viz.: Bills and checks for the next day's exchanges; other items carried as cash.....	847,653
Amount of assets not included under any of the above heads.....	9,121,506
Add for cents.....	30
Total.....	\$1,393,908,479

New York at the Close of Business November 9, 1905—(Continued).

Other liabilities.	Total liabilities.	Surplus and undivided profits on market value of stocks and bonds.	Surplus and undivided profits after charging and crediting accrued interest	Total amount of deposits on which interest is paid at this date.	Average rate of interest paid thereon.
\$1,251	\$846,004	\$103,230	\$106,430	\$460,000	.03
\$3	\$1,054,326	\$67,052	\$62,751	\$885,400	.0245
1.29%	2,136,189	226,477	232,250	1,256,366	.0233
4.32%	1,978,172	57,983	54,610	1,583,698	.0283
3.03	1,736,263	61,957	60,300	1,078,691	.0251
55,775	3,137,486	171,437	175,090	2,284,988	.02
\$64,428	\$10,042,436	\$584,906	\$585,001	\$7,089,143	
\$30	\$30				
\$33,295,947	\$1,393,908,479	\$167,991,056	\$164,537,464	\$1,092,850,605	

†This column includes in the separate items a total of \$256 "added for cents."
at the close of business on Thursday, the 9th day of November, 1905, as exhibited by their Reports to the Superintendent

LIABILITIES.	
Capital.....	\$63,850,000
Surplus on book value of stocks and bonds.....	159,737,210
Deposits of trust moneys (not preferred).....	80,801,534
Individual deposits subject to check (not preferred).....	801,016,978
Certificates of deposit on time and demand (not preferred, and not included in deposits of trust moneys).....	104,072,823
Amount due trust companies.....	41,064,771
Amount due banks and bankers.....	33,120,845
Preferred deposits—Amount due savings banks.....	38,524,236
Amount due savings and loan associations.....	992,815
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....	34,828,500
Deposits preferred because secured by pledge of a part of trust company assets.....	1,018,625
Deposits otherwise preferred.....	1,524,105
Other liabilities.....	33,295,908
Add for cents.....	39
Total.....	\$1,393,908,479

Statement of the Condition of the Trust Companies

NAMES	Amount of bonds and mortgages.	Amount of stock and bond investments.	Amount loaned on collaterals.	Amount of other loans including bills purchased.
ALBANY COUNTY.				
Albany Trust Company, The, Albany.....	\$24,750	\$2,042,780	\$2,434,417	\$762,573
Union Trust Company of Albany, N. Y., The, Albany.....	43,150	1,210,546	1,664,932	184,072
Total.....	\$67,900	\$3,253,326	\$4,099,349	\$946,645
BROOME COUNTY.				
Binghamton Trust Company, Binghamton.....	\$390,177	\$1,721,511	\$527,380	\$1,137,007
CATTARAUGUS COUNTY.				
Salamanca Trust Company, Salamanca.....	\$88,167	\$61,000	\$82,398	\$250,266
CHAUTAUQUE COUNTY.				
Chautauque County Trust Company, Jamestown.....	\$240,975	\$537,000	\$789,569	\$647,792
Union Trust Company of Jamestown.....	409,223	259,132	449,384	259,017
Total.....	\$650,198	\$796,132	\$1,238,953	\$906,809
CHEMUNG COUNTY.				
Chemung Canal Trust Company, Elmira.....	\$123,935	\$2,679,117	\$761,890	\$1,149,448
DUTCHESS COUNTY.				
Poughkeepsie Trust Company.....	\$221,645	\$660,721	\$529,617	\$235,097
ERIE COUNTY.				
Buffalo Loan, Trust and Safe Deposit Company, Buffalo.....	\$627,864	\$478,880	\$1,221,024	.....
Commonwealth Trust Company, Buffalo.....	204,600	3,778,015	1,544,570	.....
Fidelity Trust Company of Buffalo.....	1,316,469	2,985,129	2,105,402	\$136,096
Total.....	\$2,148,933	\$7,242,024	\$4,870,986	\$136,096
KINGS COUNTY.				
Brooklyn Trust Company, Brooklyn.....	\$300,000	\$7,906,311	\$9,273,501	\$804,585
Citizens' Trust Company, Brooklyn.....	239,178	323,531	363,750	209,562
Flatbush Trust Company, Brooklyn.....	380,930	228,635	1,471,630	255,406
Franklin Trust Company, Brooklyn.....	500,475	6,313,185	3,607,055	2,682,288
Hamilton Trust Company, Brooklyn.....	646,225	1,970,329	4,109,058	449,780
Home Trust Company of the City of New York, Brooklyn.....	385,080	1,055,733	755,769	343,847
Jenkins Trust Company, Brooklyn.....	213,600	732,088	462,200	417,594
Kings County Trust Company, Brooklyn.....	1,138,783	782,425	8,567,520	1,190,538
Long Island Loan and Trust Company, Brooklyn.....	788,625	3,041,766	5,849,104	454,890
Nassau Trust Company of the City of Brooklyn.....	734,433	1,555,207	3,949,495	1,706,921
People's Trust Company, The, Brooklyn.....	857,245	5,878,180	7,486,321	2,587,966
Williamburgh Trust Company, Brooklyn.....	1,034,246	1,957,563	2,531,651	1,541,263
Total.....	\$7,218,820	\$31,744,953	\$48,457,054	\$12,804,940
MONROE COUNTY.				
Fidelity Trust Company of Rochester.....	\$447,791	\$3,443,679	\$2,680,783	\$144,665
Genesee Valley Trust Company, Rochester.....	2,462,545	2,361,429	2,023,187	259,723
Rochester Trust and Safe Deposit Company, Rochester.....	2,424,740	9,002,520	7,102,366	.....
Security Trust Company of Rochester, Rochester.....	419,150	4,330,600	4,009,125	952,735
Union Trust Company of Rochester, Rochester.....	250,428	860,111	1,583,912	730,792
Total.....	\$4,004,654	\$19,998,339	\$17,399,373	\$2,087,945
NEW YORK COUNTY.				
Bankers' Trust Company, New York.....	.....	\$6,791,397	\$11,925,588	\$402,613
Bowling Green Trust Company, New York.....	887,000	6,862,295	15,496,168	858,010
Broadway Trust Company, New York.....	409,500	726,199	1,731,752	1,211,800
Central Trust Company of New York, New York.....	397,420	18,962,121	44,522,099	174,007
Colonial Trust Company, New York.....	114,450	2,340,289	16,332,440	2,613,291
Columbia Trust Company, New York.....	.....	1,000,000	3,268,400	.....
Commonwealth Trust Company, New York.....	.....	726,235	.....	.....
Empire Trust Company, New York.....	300,368	608,142	1,965,966	654,234
Equitable Trust Company of New York.....	2,751,000	3,451,301	23,373,663	35,426
Farmers' Loan and Trust Company, The, New York.....	1,517,250	23,171,147	45,068,507	730,060
Fifth Avenue Trust Company, New York.....	626,900	5,726,907	11,033,256	661,271

ANNUAL STATEMENT.

697

of the State of New York, January 1, 1906.

RESOURCES.

Overdrafts.	Due from banks, banks and brokers	Real estate.	Cash on deposit in banks or other moneyed institutions.	Specie.	Legal tender notes and notes of national banks.	Cash items.	†Other assets.	Total resources.
		\$240,000	\$1,507,012	\$26,002	\$46,584	\$18,707	\$5,002	\$7,107,827
\$362	\$5,128	75,000	252,849	4,765	58,577	89,293	3	3,588,687
\$362	\$5,128	\$315,000	\$1,759,861	\$30,787	\$105,161	\$108,000	\$5,005	\$10,696,524
\$377	\$258,258	\$37,297		\$89,243	\$14,880	\$9,529	\$21,478	\$4,208,037
\$5	\$700	\$6,696	\$101,462	\$17,885	\$12,996	\$21	\$4,907	\$626,502
\$147 25	\$18,134 10,238	\$50,000 40,000	\$331,645 135,064	\$58,394 21,245	\$34,045 16,955	\$8,528 10,736	\$3 4,206	\$2,716,232 1,615,225
\$172	\$28,372	\$90,000	\$496,709	\$70,130	\$51,060	\$19,264	\$4,209	\$4,331,457
	\$28,319		\$566,967	\$278,977	\$188,343	\$7,850	\$6,401	\$5,791,247
\$752	\$4,051	\$59,218	\$73,343	\$15,952	\$13,600	\$6,209	\$4,238	\$1,814,503
\$185 91	\$11,067 3,113		\$907,409 854,134 1,019,875	\$117,290 52,809 18,181	\$24,550 69,849 123,841	\$22,328 90,974 164,673	\$5,003 41,506 4	\$3,415,415 6,636,692 8,659,744
\$276	\$14,180	\$786,870	\$2,781,418	\$188,280	\$218,240	\$277,975	\$46,573	\$18,711,881
\$101 31		\$98,262 12,000 70,519	\$1,295,228 234,884 243,134	\$384,430 19,581 233,014	\$32,685 15,014 39,570	\$7,678 75 55,461	\$222,382 17,508 82,274	\$20,325,163 1,585,114 2,978,299
276 123		484,524 26,407	1,081,848 734,821	168,368 60,538	10,489 13,260	89,563 26,513	4 34,834	14,980,782 8,604,108
	\$159,323	350,598 60,000 210,000	1,164 50,573 943,968	1,164 12,526 115,324	18,585 131,134 35,060	26,513 50,531 3,519	3,131,446 8,003 140,896	3,131,446 2,138,249 13,158,323
446		3,000 167,777	755,095 959,399	74,935 789,787	14,420 108,645	7,961 1,365	92,623 59,898	11,082,866 10,062,867
1,203 3,934		408,579 519,138	1,145,335 405,778	181,575 357,730	119,000 189,525	549,005 28,522	2 8,569,350	19,215,011 8,569,350
\$6,114	\$159,323	\$2,000,206	\$8,201,262	\$2,958,972	\$777,327	\$736,810	\$771,797	\$115,897,578
\$156		\$400,701 \$15,000 397,128	\$400,701 531,259 597,931	\$40,224 15,491 279,043	\$14,050 64,950 39,500	\$52,379 101,247 52,231	\$59,344 3 161,661	\$7,292,802 5,783,587 20,106,136
1,700	\$220,646 53,000	100,000 85,939	549,791 176,325	93,872 33,950	64,710 37,862	52,231 43,715	3 35,756	10,792,823 3,894,170
\$1,856	\$274,246	\$648,097	\$2,215,007	\$402,540	\$221,072	\$249,622	\$256,767	\$47,849,558
\$17 163	\$20,444 1,003,876 133,121		\$4,948,431 2,693,705 727,710	\$33,937 191,341 37,007	\$14,745 50,000 25,110		\$3 \$12,292 20,489	\$24,137,158 27,254,706 5,149,194
100		\$5,000 1,021,448 30,000	9,173,361 4,189,469 345,813	54,143 803,496 1,316	3,380 192,635 200,522	4,786	60,853 226,396 229,715	74,474,318 26,850,101 4,854,727
1,364 4	\$36,737 850	115,633	1,013,042 2,591,179	16,406 63,512	14,310 8,050		118,088 217,466	5,144,310 32,392,450
5,386	21,117	1,450,000	7,453,699 1,370,429	1,930 41,311	2,500 65,800		2 182,563	79,445,332 19,788,822

*This column includes in the separate items a total of \$264 "added for cents."

Statement of the Condition of the Trust Companies

NAMES.	Amount of bonds and mortgages.	Amount of stock and bond investments.	Amount loaned on collaterals.	Amount of other loans including bills purch. red.
NEW YORK COUNTY—(Continued).				
Guaranty Trust Company of New York.....		\$14,007,637	\$18,808,220	\$2,776,412
Guardian Trust Company of New York.....	\$239,950	457,470	3,288,731	244,464
Holland Trust Company, New York.....		222,500	98,594	
Italian-American Trust Company, New York.....	213,250	481,040	310,290	\$14,969
Knickerbocker Trust Company, New York.....	5,101,678	4,291,361	42,413,734	1,695,877
Lawyers' Title Insurance and Trust Company, New York.....	13,236,211	1,450,687	2,074,568	
Lincoln Trust Company, New York.....	1,221,340	4,793,583	6,312,570	3,736,541
Manhattan Trust Company, New York.....	9,500	6,521,143	7,199,642	
Mercantile Trust Company, The, New York.....	1,399,575	8,787,576	37,641,439	
Metropolitan Trust Company of the City of New York.....	965,500	3,097,198	26,643,687	
Morton Trust Company, New York.....		10,445,011	34,062,919	1,180,996
Mutual Alliance Trust Company of New York.....	271,925	780,985	3,289,201	1,721,539
New York Life Insurance and Trust Company, New York.....	4,125,156	10,333,200	9,382,685	10,191,883
New York Trust Company, New York.....	3,071,700	13,730,746	31,134,891	1,596,485
Real Estate Trust Company, New York.....	199,500	1,610,884	6,373,400	33,770
Standard Trust Company, The, New York.....	139,805	3,219,309	11,489,541	431,545
Title Guarantee and Trust Company, New York.....	14,435,750	4,804,711	13,700,413	1,681,371
Trust Company of America, The, New York.....	2,127,153	12,653,888	37,439,396	3,751,096
Union Trust Company of New York.....	587,400	14,052,920	33,284,852	
United States Mortgage and Trust Company, New York.....	10,628,129	9,889,308	13,204,989	187,908
United States Trust Company of New York.....	4,306,000	10,617,370	36,888,049	6,867,645
Van Norden Trust Company, New York.....	615,199	1,095,982	3,954,889	2,115,797
Washington Trust Company, New York.....	59,225	1,262,250	9,350,500	225,000
Windsor Trust Company, New York.....	776,000	4,136,131	3,810,324	207,400
Total.....	\$70,433,614	\$213,655,403	\$567,005,322	\$46,530,536
NIAGARA COUNTY.				
Niagara Falls Trust Company, Niagara Falls.....	\$36,880	\$203,690	\$258,615	\$162,212
ONEIDA COUNTY.				
Citizens' Trust Company of Utica, N. Y.....	\$64,800	\$444,825	\$211,142	\$1,021,001
Utica Trust and Deposit Company, Utica.....	308,083	1,707,990	1,420,265	948,890
Total.....	\$372,883	\$2,152,815	\$1,631,407	\$1,969,891
ONONDAGA COUNTY.				
Syracuse Trust Company, Syracuse.....		\$1,236,685	\$1,513,014	\$161,774
Trust and Deposit Company of Onondaga, Syracuse.....	\$224,757	4,201,303	1,391,005	770,861
Total.....	\$224,757	\$5,437,988	\$2,904,019	\$932,635
ORANGE COUNTY.				
Columbus Trust Company, Newburgh.....	\$535,937	\$1,013,400	\$178,665	\$613,158
Orange County Trust Company, Middletown.....	345,223	1,004,705	780,342	164,530
Total.....	\$881,160	\$2,018,105	\$959,027	\$777,687
QUEENS COUNTY.				
Queens County Trust Company, Jamaica.....	\$427,300	\$618,628	\$421,358	\$248,281
RENSSELAER COUNTY.				
Security Trust Company of Troy, The.....	\$37,495	\$1,295,040	407,422	\$946,817
Troy Trust Company, The.....		535,650	767,347	874,552
Total.....	\$37,495	\$1,830,690	\$1,174,769	\$1,821,369
SARATOGA COUNTY.				
Adirondack Trust Company, Saratoga Springs.....	\$156,985	\$273,229	\$316,644	\$708,979
SCHENECTADY COUNTY.				
Schenectady Trust Company, Schenectady.....	\$210,375	\$1,077,791	\$744,061	\$805,452
TOMPKINS COUNTY.				
Ithaca Trust Company, Ithaca.....	\$393,185	\$1,083,611	\$192,113	\$157,249

ANNUAL STATEMENT.

699

of the State of New York, January 1, 1906—(Continued).

Resources.								
Overdrafts.	Due from banks, bankers and brokers.	Real estate.	Cash on deposit in banks or other moneyed institutions.	Specie.	Legal tender notes and notes of national banks.	Cash items.	†Other assets.	Total resources.
\$80	\$1,046,508		\$5,722,578	\$67,251	\$18,070		\$7,309,755	\$49,756,511
293	508,733		629,834	72,261	27,982	\$61,094	54,379	5,675,211
		\$134,524	187	85	50		\$50,061	506,000
	154,481		177,104	13,979	38,085	13,000	14,093	1,931,391
10,019	70,378	1,390,000	5,623,044	4,347,893	345,845		710,645	66,000,574
		1,598,478	1,052,487	40,503	2,800	7,219	750,427	20,213,380
1,271	423,779		1,506,752	198,036	109,625	42,347	78,789	18,544,633
			1,870,877	1,000,370			81,135	16,782,667
		69,500	3,296,427	1,054,094	1,700	4,143	139,707	52,364,161
1,372			3,946,422	10,893	7,983		407,644	35,081,199
	2,590		7,348,558	49,454	10,015	41,992	185,249	53,326,786
818	157,752	11,000	388,496	134,964	72,485	8,895	35,195	6,873,755
53,373		1,680,210	395,195	1,000,000	300,000		470,248	37,961,900
171		63,000	4,937,722	237,330	14,270		4,454	55,296,729
1,144			545,075	227,523	15,170		59,401	9,005,787
			3,556,384	71,503	9,930		30,301	18,948,508
393		1,553,738	2,477,995	317,428	49,110	25,037	827,801	39,874,597
24,193	202,509	1,050,000	7,846,556	491,117	106,555	7,043	693,654	66,353,100
			1,091,251	2,231,697	430		1,486	53,150,076
104	1,495,163		2,624,647	2,430,992	19,925	4,888	867,713	41,353,766
		1,000,000	6,139,613				536,046	66,454,713
261	\$80,610		2,091,800	677,007	61,205		127,681	11,920,421
			779,323	104,727	4,000			12,295,025
564	65,009		1,000,930	152,988	238,430	145	149,458	10,537,779
\$101,070	\$6,283,657	\$13,072,529	\$99,585,332	\$16,176,854	\$2,091,817	\$254,870	\$14,639,595	\$1,050,430,759
\$526	\$2,358		\$121,832	\$9,981	\$14,408	\$6,673	\$5,041	\$826,225
\$1,004	\$27,885		\$181,817	\$14,405	\$29,892	\$6,261	\$3,576	\$2,004,698
		\$35,000	875,683	31,015	27,070	39,348	2	5,383,936
\$1,004	\$27,885	\$35,000	\$1,047,500	\$45,510	\$57,532	\$45,009	\$3,578	\$7,390,634
\$107			\$443,436	\$22,383	\$19,955		\$26,367	\$3,423,614
			2,459,702	23,684	85,674	\$30	20,134	9,177,257
\$107			\$2,903,138	\$46,067	\$105,629	\$30	\$46,501	\$12,670,871
\$32	\$6,637	\$50,000	\$130,174	\$20,489	\$11,662	\$5,951	\$3	\$2,566,128
30	16,933	34,842	434,082	24,843	16,380	2,115	4	3,423,958
\$62	\$23,570	\$84,842	\$564,256	\$45,342	\$27,982	\$8,066	\$7	\$5,990,086
\$363	\$3,942	\$22,913	\$176,977	\$9,911	\$17,430		\$5,302	\$1,052,405
\$8	\$5,050	\$63,440	\$339,752	\$48,897	\$20,854	\$22,209	\$29,192	\$3,217,076
227	588	4,757	200,051	19,694	36,340	10,183	177,901	2,627,290
\$235	\$6,538	\$68,197	\$539,803	\$68,591	\$57,104	\$32,392	\$207,093	\$5,844,366
\$276	\$678		\$102,066	\$38,633	\$4,070	\$5,229	\$4,005	\$1,610,784
\$984	\$1,000	\$40,000	\$489,608	\$59,241	\$30,670	\$14,166	\$20,374	\$3,493,662
\$748		\$14,000	\$238,612	\$17,009	\$10,084	\$2,798	\$3	\$1,600,412

†This column includes in the separate items a total of \$2.64 "added for cents."

Statement of the Condition of the Trust Companies

NAMES.				
	Amount of bonds and mortgages.	Amount of stock and bond investments.	Amount loaned on collaterals.	Amount of other loans including bills purchased.
WARREN COUNTY.				
Glens Falls Trust Company, Glens Falls.....	\$173,542	\$50,250	\$223,571	\$269,623
WESTCHESTER COUNTY.				
County Trust Company, White Plains.....	\$115,260	\$605,709	\$228,090	\$4,154
Mount Vernon Trust Company, Mount Vernon.....	121,600	659,410	703,981	274,323
Mutual Trust Company of Westchester County, Port Chester....	222,500	607,723	602,797	316,397
New Rochelle Trust Company, New Rochelle.....	207,000	709,856	279,127	231,366
Westchester Trust Company, Yonkers.....	488,195	481,855	733,431	542,524
Total.....	\$1,155,155	\$3,064,547	\$2,547,451	\$1,368,574
Grand totals for the State.....	\$89,217,919	\$300,223,870	\$656,945,362	\$75,407,481

ANNUAL STATEMENT.

701

of the State of New York, January 1, 1906—(Continued).

RESOURCES.								
Overdrafts.	Due from banks, bankers and brokers.	Real estate.	Cash on deposit in banks or other moneyed institutions.	Specie.	Legal tender notes and notes of national banks.	Cash items.	†Other assets.	Total resources.
\$597	\$5,547		\$101,017	\$18,134	\$8,156	\$10,380	\$3	\$260,620
			\$88,745	\$7,188	\$3,610		\$1,503	\$1,064,259
\$361		\$47,000	226,807	34,756	17,745	\$3,479	25,791	2,115,253
693	\$42,098	44,000	162,832	7,729	6,394	1,346	21,581	2,035,890
286	9,561	70,000	119,312	19,793	14,000	4,132	13,652	1,728,729
902	31,780	219,249	416,075	5,772	9,800	17,149	1,119	2,997,881
\$2,242	\$83,439	\$430,249	\$1,073,771	\$75,238	\$51,589	\$6,106	\$3,646	\$9,942,012
							\$37	\$37
\$118,118	\$7,211,191	\$17,771,114	\$113,149,941	\$20,732,816	\$4,083,239	\$1,821,599	\$16,116,493	\$1,312,799,130

†This column includes in the separate items a total of \$264 "added for cents."

Statement of the Condition of the Trust Compa

NAMES.	LIABILITIES.			
	Capital stock paid in, in cash.	% Surplus on book value of stocks and bonds, less current expenses and taxes paid.	Deposits subject to check, (except as hereafter stated) not preferred	Certificates preferred
ALBANY COUNTY.				
Albany Trust Co., The, Albany.....	\$300,000	\$233,940	\$4,319,899	1
Union Trust Co. of Albany, N. Y., The Albany.....	250,000	346,392	2,104,255	1
Total.....	\$550,000	\$580,252	\$6,429,154	\$1
BROOME COUNTY.				
Binghamton Trust Co., Binghamton.....	\$300,000	\$323,573	\$2,987,016	\$1
CATTARAUGUS COUNTY.				
Salamanca Trust Co., Salamanca.....	\$100,000	\$26,496	\$278,962	\$1
CHAUTAUQUE COUNTY.				
Chautauque County Trust Co., Jamestown.....	\$250,000	\$65,283	\$1,445,924	1
Union Trust Co. of Jamestown.....	100,000	133,457	1,236,014	\$1
Total.....	\$350,000	\$198,740	\$2,703,938	\$1.1
CHEMUNG COUNTY.				
Chemung Canal Trust Co., Elmira.....	\$600,000	\$501,945	\$1,580,791	\$2.1
DUTCHESS COUNTY.				
Poughkeepsie Trust Co.....	\$125,000	\$206,872	\$1,376,624	1
ERIE COUNTY.				
Buffalo Loan, Trust & Safe Deposit Co., Buffalo.....	\$200,000	\$70,871	\$2,819,252	1
Commonwealth Trust Co., Buffalo.....	500,000	554,269	4,831,244	1
Fidelity Trust Co. of Buffalo.....	500,000	463,603	6,943,299	1
Total.....	\$1,200,000	\$1,088,733	\$14,592,795	\$1
KINGS COUNTY.				
Brooklyn Trust Co., Brooklyn.....	\$1,000,000	\$2,144,694	\$13,481,074	\$1.1
Citizens' Trust Co., Brooklyn.....	500,000	133,891	826,207	1
Flatbush Trust Co., Brooklyn.....	200,000	167,868	2,315,099	1
Franklin Trust Co., Brooklyn.....	1,000,000	1,807,364	8,865,060	2.1
Hamilton Trust Co., Brooklyn.....	500,000	1,045,005	5,018,513	1
Home Trust Co. of the City of N. Y., Brooklyn.....	500,000	277,851	1,813,184	1
Linkins Trust Co., Brooklyn.....	500,000	278,193	1,299,820	1
Kings County Trust Co., Brooklyn.....	500,000	1,491,834	8,250,301	1
Long Island Loan and Trust Co., Brooklyn.....	1,000,000	1,634,477	5,732,731	1.1
Nassau Trust Co. of the City of Brooklyn.....	500,000	611,136	6,648,203	1
People's Trust Co., The, Brooklyn.....	1,000,000	1,483,361	13,540,232	1.1
Williamsburgh Trust Co., Brooklyn.....	700,000	540,116	6,874,253	1
Total.....	\$7,900,000	\$11,585,775	\$74,625,841	\$11.1
MONROE COUNTY.				
Fidelity Trust Co. of Rochester.....	\$200,000	\$206,938	\$6,604,506	1
Genesee Valley Trust Co., Rochester.....	300,000	162,917	5,100,933	1
Rochester Trust and Safe Deposit Co., Rochester.....	200,000	1,001,300	17,347,300	1
Security Trust Co. of Rochester, Rochester.....	200,000	385,092	9,464,214	1
Union Trust Co. of Rochester, Rochester.....	200,000	122,199	3,311,764	1
Total.....	\$1,100,000	\$1,878,446	\$42,018,549	1
NEW YORK COUNTY.				
Bankers' Trust Co., New York.....	\$1,000,000	\$876,275	\$14,125,528	\$1
Bowling Green Trust Co., New York.....	2,500,000	2,861,212	13,125,210	1
Broadway Trust Co., New York.....	700,000	462,519	3,550,704	1
Central Trust Co. of New York, New York.....	1,000,000	14,622,033	54,046,873	1
Colonial Trust Co., New York.....	1,000,000	1,824,023	18,003,600	1
Columbia Trust Co., New York.....	1,000,000	1,024,810	2,464,919	1
Commonwealth Trust Co., New York.....	500,000	44,416	1,048,.....	1
Empire Trust Co., New York.....	500,000	1,049,083	2,710,797	1
Fruitful Trust Co. of New York.....	3,000,000	10,214,068	14,302,452	1
Farmers' Loan and Trust Co., The, New York.....	1,000,000	6,960,276	51,344,234	1

▲ % Surplus includes undivided profits.

ANNUAL STATEMENT.

703

State of New York, January 1, 1906—(Continued).

No.	Amount due banks and bankers.	PREFERRED DEPOSITS.					Other liabilities.	Total liabilities.
		Due savings banks.	Due savings and loan associations.	Due as executor, guardian, administrator, etc.	Deposits preferred because of pledge of part of trust company assets.	Deposits otherwise preferred.		
948	\$611,216	\$826,222	\$7,483	\$83,393			\$12,763	\$7,107,827
.....	105,085	474,439		30,648	\$25,000		3,277	3,588,007
948	\$716,241	\$1,300,661	\$7,483	\$114,041	\$25,000		\$16,040	\$10,996,524
.....								
662	\$1,498			\$104,777			\$20,473	\$4,208,037
.....								
.....	\$134			\$33,099			\$332	\$626,502
.....								
.....	\$29,941			\$18,408			\$56	\$2,716,232
.....	3,335			21,340			2,162	1,615,225
.....								
.....	\$33,270			\$39,748			\$2,218	\$4,331,457
.....								
007	\$55,917	\$66,716	\$8,344				\$7,747	\$5,791,247
.....								
.....	\$26,087	\$10,000		\$23,761			\$8,645	\$1,814,803
.....								
.....		\$62,176	\$9,507	\$228,007			\$6,002	\$3,415,415
294	\$50,964	275,000	17,425	73,990			25,421	6,636,662
841	210,790	19,530	6,343	136,708	\$20,000	\$156,316	10,768	8,669,744
.....								
135	\$261,754	\$359,706	\$33,275	\$438,705	\$20,000	\$156,316	\$42,191	\$18,711,861
.....								
739		\$1,197,656		\$473,919			\$185,040	\$20,325,163
224							18,516	1,595,114
.....		150,000	\$22,489	4,931			36,026	2,978,299
339	\$3	529,340	1,148	300,594			170,038	14,980,782
.....	273,608	647,191	72,744	56,063			32,554	8,690,108
.....	146,000	246,000	19,400	7,988			20,180	3,131,446
.....	20,190						59,037	2,138,249
.....	113,515	1,925,105	182	295,798			277,959	13,158,323
896	30,335	525,174		379,164			119,807	11,062,896
820	52,995	1,200,252	36,290	62,250			81,510	10,062,867
.....	205,127	634,252	12,205	730,359			121,822	19,215,011
.....	103,793	169,290	13,310	26,406			69,690	8,509,350
.....								
018	\$916,575	\$7,424,200	\$177,768	\$2,397,474			\$1,192,733	\$115,897,578
.....								
.....	\$65,587	\$125,692	\$1,668	\$15,592			\$317	\$7,292,802
.....	60,034	45,000	9,895	22,659			9,307	5,783,587
.....	181,238	148,677	16,458	925,331	\$250,000		1,365	20,106,136
.....	64,334		6,667	317,909			3,213	10,792,803
.....		144,549	7,189	46,351			7,054	3,894,170
.....								
.....	\$371,193	\$463,918	\$41,878	\$1,327,812	\$250,000		\$21,376	\$47,809,558
.....								
250	\$1,432,983	\$290,947	\$10,333	\$728,563			\$2,063,677	\$24,137,158
241	4,207,203	1,421,272		380,998			127,710	27,254,706
735	60,712	52,899		15,788			46,927	5,149,194
774	774,945	269,535		1,426,175			512,123	74,464,368
556	757,137	1,311,737	41,345	696,314			415,789	26,850,001
942	28,050			3,700			2,582	4,854,727
.....	190,000			13			18	5,735,492
397	371,668	68,435		2,052			230,767	5,144,310
301	692,064	1,068,785		797,812			493,770	32,392,450
842	679,506	2,792,917	15,027	3,803,838			897,941	79,445,301

column includes in the separate items a total of \$264 "added for cents."

Statement of the Condition of the Trust Comp

NAMES.	LIABILITIES.			
	Capital stock paid in. in cash.	Surplus on book value of stocks and bonds, less current expenses and taxes paid.	Deposits subject to check, (except as hereafter stated) not preferred.	Certificates deposited.
NEW YORK COUNTY—(Continued).				
Fifth Avenue Trust Co., New York.....	\$1,000,000	\$1,612,626	\$16,123,129	
Guaranty Trust Co. of New York.....	2,000,000	5,941,041	33,539,188	1
Guardian Trust Co. of New York.....	500,000	883,348	3,803,367	
Holland Trust Co., New York.....	500,000			
Italian-American Trust Co., New York.....	500,000	58,455	699,052	
Knickerbocker Trust Co., New York.....	1,000,000	2,982,306	49,131,306	6
Lawyers' Title Insurance and Trust Co., N. Y.....	4,000,000	5,785,712	6,707,402	
Lincoln Trust Co., New York.....	500,000	915,993	11,838,985	2
Manhattan Trust Co., New York.....	1,000,000	2,219,261	11,185,375	
Mercantile Trust Co., The, New York.....	2,000,000	6,689,388	32,725,137	1
Metropolitan Trust Co. of the City of New York.....	2,000,000	6,561,066	19,369,575	1
Morton Trust Co., New York.....	2,000,000	7,085,089	33,710,232	3
Mutual Alliance Trust Co. of New York.....	500,000	540,000	5,183,134	
New York Life Insurance and Trust Co., New York.....	1,000,000	2,843,974	25,448,204	3
New York Trust Co., New York.....	3,000,000	9,598,193	32,438,678	2
Real Estate Trust Co., New York.....	500,000	708,109	6,341,588	1
Standard Trust Co., The, New York.....	1,000,000	1,211,423	13,255,067	
Title Guaranty and Trust Co., New York.....	4,375,000	6,564,141	21,321,965	2
Trust Company of America, The, New York.....	2,000,000	10,081,974	38,404,141	3
Union Trust Co. of New York.....	1,000,000	8,010,736	35,419,419	4
United States Mortgage and Trust Co., New York.....	2,000,000	4,549,889	10,898,516	
United States Trust Co. of New York.....	2,000,000	12,427,579	20,793,054	20
Van Norden Trust Co., New York.....	1,000,000	1,273,250	5,740,420	1
Washington Trust Co., New York.....	500,000	977,416	7,211,815	1
Windsor Trust Co., New York.....	1,000,000	703,520	7,479,936	
Total.....	\$49,075,000	\$139,893,804	\$628,857,878	\$7
NIAGARA COUNTY.				
Niagara Falls Trust Co., Niagara Falls.....	\$100,000	\$119,031	\$546,956	
ONEIDA COUNTY.				
Citizens' Trust Co. of Utica, N. Y.....	\$500,000	\$118,122	\$1,488,509	
Utica Trust and Deposit Co., Utica.....	500,000	340,514	4,662,700	
Total.....	\$400,000	\$458,636	\$6,151,209	
ONONDAGA COUNTY.				
Syracuse Trust Co., Syracuse.....	\$300,000	\$377,311	\$2,532,982	
Trust and Deposit Co. of Onondaga, Syracuse.....	100,000	500,517	8,301,026	
Total.....	\$400,000	\$877,828	\$10,834,008	
ORANGE COUNTY.				
Columbia Trust Co., Newburgh.....	\$100,000	\$103,292	\$2,331,432	
Orange County Trust Co., Middletown.....	100,000	111,419	2,824,073	
Total.....	\$200,000	\$214,71	\$5,155,505	
QUEENS COUNTY.				
Queens County Trust Co., Jamaica.....	\$500,000	\$153,419	253,902	
RENSSELAER COUNTY.				
Security Trust Co. of Troy, The.....	\$200,000	\$221,405	\$2,298,029	
Troy Trust Co., The.....	200,000	146,225	1,720,449	
Total.....	\$400,000	\$367,630	\$4,018,478	
SARATOGA COUNTY.				
Adirondack Trust Co., Saratoga Springs.....	\$100,000	\$50,412	90,890	
SCHENECTADY COUNTY.				
Schenectady Trust Co., Schenectady.....	\$200,000	\$173,564	\$2,694,985	
TOMPKINS COUNTY.				
Ithaca Trust Co., Ithaca.....	\$100,000	\$90,571	\$1,616,519	

*Surplus includes undivided profits.

ANNUAL STATEMENT.

705

tate of New York, January 1, 1906—(Continued).

Amount due banks and bankers.	PREFERRED DEPOSITS.					Other liabilities.	Total liabilities.
	Due savings banks.	Due savings and loan associations.	Due as executor, guardian, administrator, etc.	Deposits pref. because of pledge of part of trust company assets.	Deposits otherwise preferred.		
\$1,513,608	\$199,867	\$34,364	\$25,131			\$86,543	\$19,733,822
423,113	194,182		652,323			1,424,314	49,756,511
	118,084		16,432			18,145	5,675,211
						6,000	506,000
508,300	20,776					2	1,931,391
600,970	2,054,187	80,388	206,457	\$250,000		893,006	66,000,574
2,077,615			157,678		\$451,000	202,244	20,213,380
128,058	1,842,791	21,726	37,224			44,565	18,544,633
195,204	73,000	575	412,119			219,929	16,782,667
958,382	2,604,753	19,134	2,124,881			1,828,056	52,364,161
698,073	1,689,753		2,156,930			844,389	35,081,199
852,676	1,704,130		695,101			1,851,658	53,326,786
243,879			19,403			236,521	6,873,755
	84,096		1,974,493			3,071,461	37,961,900
1,056,559	1,211,039	5,349	3,501,609			630,641	55,296,729
		23	66,721			31,000	9,065,787
437,556	422,305		330,220			603,001	18,948,568
62,155	1,937,032		650,774	405,025		1,954,819	39,874,597
6,355,859	928,663	475,553	310,662			1,171,413	66,353,100
157,261	2,544,612	141	806,861			280,242	53,150,076
3,737,615	282,683	5,180	232,824		821,297	9,664,979	41,353,766
101,287	2,491,532		5,249,446			1,103,262	66,454,713
1,132,522	581,143		36,961			563,420	11,920,421
	1,907,112		35,958			7,002	12,296,025
333,946	141,861	54,930	3,020			89,683	10,537,779
\$30,828,906	\$30,330,138	\$773,068	\$27,558,421	\$655,625	\$1,272,297	\$31,549,349	\$1,050,430,759
\$19,095	\$9,359		\$2,569			\$4,159	\$826,225
\$2,122		\$1,073	\$105,908	\$25,000		\$34,572	\$2,006,696
3,046	\$10,671	93	98,546			15,431	5,383,936
\$5,168	\$10,671	\$1,166	\$204,454	\$25,000		\$50,403	\$7,390,634
\$44	\$43,583		\$3,625			\$26,433	\$3,423,614
13,627	18,420	\$13,783	170,873			39,942	9,177,257
\$13,671	\$62,003	\$13,783	\$174,498			\$66,381	\$12,600,871
\$148			\$2,653			\$437	\$2,566,128
38,027			10,570			562	3,423,958
\$38,175			\$13,223			\$999	\$5,990,086
\$27,088		\$10,020	\$333			\$103	\$1,952,405
\$58,770	\$88,277	\$468	\$2,637			\$20,824	\$3,217,076
10,358	66,771		5,970			144,453	2,027,290
\$69,128	\$155,048	\$468	\$8,607			\$105,277	\$5,844,366
\$5,885			\$10,618			\$9,302	\$1,610,784
\$10,526	\$51,209	\$2,807	\$2,591	\$25,000		\$27,242	\$3,493,062
			\$90,949			\$5,595	\$1,999,412

in includes in the separate items a total of \$264 "added for cents."

Statement of the Condition of the Trust Com

NAMES.	LIABILITIES.			
	Capital stock paid in, in cash.	Surplus on book value of stocks and bonds, less current expenses and taxes paid.	Deposits subject to check, (except as hereafter stated) not preferred.	Other
WARREN COUNTY.				
Glens Falls Trust Co., Glens Falls.....	\$100,000	\$103,543	\$615,745	
WESTCHESTER COUNTY.				
County Trust Co., White Plains.....	\$100,000	\$56,078	\$689,247	
Mount Vernon Trust Co., Mount Vernon.....	200,000	230,016	1,405,965	
Mutual Trust Co. of Westchester Co., Port Chester.....	300,000	72,048	1,378,441	
New Rochelle Trust Co., New Rochelle.....	100,000	51,033	1,510,912	
Westchester Trust Co., Yonkers.....	300,000	154,799	2,015,110	
Total.....	\$1,000,000	\$563,974	\$6,999,675	
Grand totals for the State.....	\$64,850,000	\$159,487,998	\$816,529,425	\$

¶ Surplus includes undivided profits.

' the State of New York, January 1, 1906—(Continued).

Amount due trust companies.	Amount due banks and bankers.	PREFERRED DEPOSITS.					Other liabilities.	Total liabilities.
		Due savings banks.	Due savings and loan associations.	Due as executor, guardian, administrator, etc.	Deposits pref. because of pledge of part of trust company assets	Deposits otherwise preferred.		
	\$16,629			\$2,138			\$2,565	\$360,620
\$21,064	\$10,866	\$40,598		\$131,371			\$3,319	\$1,064,259
28,771	30,085	59,627		16,312			3,089	2,115,253
16,730	20,488	35,171		47,170			5,068	2,085,890
3,714	2,000			9,871			6,035	1,728,729
122,192	43,480	113,676	\$907	77,458			82,012	2,997,881
\$212,471	\$106,919	\$249,072	\$907	\$282,182			\$99,523	\$9,942,012
							\$37	\$37
\$21,594,784	\$33,553,965	\$40,499,761	\$1,070,967	\$32,830,600	\$1,000,625	\$1,428,613	\$33,332,678	\$1,312,799,130

This column includes in the separate items a total of \$264 "added for cents"

1185128.422

581
\$128,514
495,821
14,500
640
75
3 1.17

Statement of the Condition of the Trust Comp

NAMES.	Surplus and undivided profits on market value of stocks and bonds.	Surplus and undivided profits after charging and crediting accrued interest.	Amount of debts guaranteed and liability thereon.	Interest and commissions received during the year.	Other
ALBANY COUNTY.					
Albany Trust Co., The, Albany.....	\$233,294	\$239,227		\$288,200	
Union Trust Co. of Albany, N. Y., The, Albany.....	354,693	360,467		146,136	
Total.....	\$587,987	\$599,694		\$434,336	
BROOME COUNTY.					
Binghamton Trust Co., Binghamton.....	\$347,146	\$320,446		\$149,279	
CATTARAUGUS COUNTY.					
Salamanca Trust Co., Salamanca.....	\$27,289	\$26,969		\$25,464	
CHAUTAUQUA COUNTY.					
Chautauqua County Trust Co., Jamestown.....	\$73,444	\$68,943		\$117,673	
Union Trust Co., of Jamestown.....	153,457	154,457		80,802	
Total.....	\$226,901	\$223,400		\$198,475	
CHEMUNG COUNTY.					
Chemung Canal Trust Co., Elmira.....	\$512,547	\$514,062		\$255,673	
DUTCHESS COUNTY.					
Poughkeepsie Trust Co.....	\$220,184	\$225,820		\$77,797	
ERIE COUNTY.					
Buffalo Loan, Trust and Safe Deposit Co., Buffalo.....	\$69,941	\$100,000		\$165,264	
Commonwealth Trust Co., Buffalo.....	570,922	570,922		267,101	
Fidelity Trust Co. of Buffalo.....	527,864	518,654		370,970	
Total.....	\$1,168,727	\$1,189,576		\$803,335	
KINGS COUNTY.					
Brooklyn Trust Co., Brooklyn.....	\$2,203,217	\$2,203,217		\$824,671	
Citizens' Trust Co., Brooklyn.....	131,422	131,422		15,271	
Flatbush Trust Co., Brooklyn.....	180,639	180,639		117,252	
Franklin Trust Co., Brooklyn.....	2,004,872	2,004,872		509,723	
Hamilton Trust Co., Brooklyn.....	1,101,233	1,127,402		309,967	
Home Trust Co. of the City of New York, Brooklyn.....	268,785	268,785		86,500	
Jenkins Trust Co., Brooklyn.....	281,352	281,352		56,334	
Kings County Trust Co., Brooklyn.....	1,438,581	1,491,834		554,903	
Long Island Loan and Trust Co., Brooklyn.....	1,687,690	1,687,690		453,291	
Nassau Trust Co. of the City of Brooklyn.....	616,366	616,366		401,841	
People's Trust Co., The, Brooklyn.....	1,559,098	1,649,236		792,547	
Williamsburgh Trust Co., Brooklyn.....	554,852	551,602		335,271	
Total.....	\$12,058,107	\$12,194,417		\$4,577,571	
MONROE COUNTY.					
Fidelity Trust Co. of Rochester.....	\$244,453	\$206,938		\$298,344	
Genesee Valley Trust Co., Rochester.....	220,334	220,334		273,144	
Rochester Trust and Safe Deposit Co., Rochester.....	1,068,394	1,068,394		819,406	
Security Trust Co. of Rochester, Rochester.....	448,192	479,626		426,239	
Union Trust Co. of Rochester, Rochester.....	149,109	149,109		162,276	
Total.....	\$2,130,482	\$2,124,401		\$1,979,409	
NEW YORK COUNTY.					
Trust Co., New York.....	\$1,287,489	\$1,425,377		\$1,005,242	
Green Trust Co., New York.....	2,853,119	3,020,435		971,499	
Trust Co., New York.....	465,348	465,348		187,395	
Trust Co. of New York, New York.....	15,128,199	15,128,199		2,735,752	
Trust Co., New York.....	1,824,023	1,824,023		1,182,381	
Trust Co., New York.....	1,024,810	1,024,810		38,695	
Trust Co., New York.....	240,629	241,962		29,484	
Trust Co., New York.....	1,079,555	1,079,555		209,153	
Trust Co. of New York.....	10,214,068	10,214,068		1,829,363	
Trust Co., The, New York.....	7,468,248	7,560,571		2,962,868	

State of New York, January 1, 1906—(Continued).

SUPPLEMENTARY.								
	Expenses for the year, exclusive of taxes.	Dividends on capital declared during year.	Taxes paid during the year.	Amount of deposits made by order of court.	Total Amount of deposits on which inter- est is paid, at this date.	Average rate of interest paid thereon.	Amount invested in bonds and mortgages during the year.	Received from mortgages paid or sold during the year.
818	\$59,470	\$25,500	\$8,637	\$46,348	\$5,306,471	.0284	\$16,500	
517	29,979	13,750	7,151		2,368,703	.0309	24,400	\$6,000
335	\$89,449	\$39,250	\$15,788	\$46,348	\$7,675,174		\$40,900	\$6,000
146	\$30,873	\$30,000	\$6,749	\$41,879	\$3,189,615	.03375	\$76,789	\$20,068
177	\$8,523	\$6,000	\$1,385	\$33,699	\$236,910	.0275	\$28,805	\$27,248
991	\$30,054	\$7,500	\$4,467	\$17,265	\$1,830,340	.03	\$29,950	\$44,709
081	11,476	10,000	3,013	6,060	1,128,371	.03	76,793	55,398
072	\$41,530	\$17,500	\$7,480	\$23,925	\$2,958,711		\$106,743	\$100,107
844	\$41,396	\$72,000	\$10,836	\$11,409	\$3,221,542	.03019	\$19,275	\$26,300
391	\$14,787	\$15,000	\$3,469	\$25,018	\$1,112,387	.0255	\$71,795	\$10,466
754	\$44,710	\$12,000	\$4,398	\$156,626	\$2,992,402	.0344	\$94,705	\$195,785
890	47,842	35,000	10,822	82,873	5,571,750	.032	155,500	70,650
786	120,247	60,000	20,498	156,316	7,664,239	.0293	470,311	469,665
420	\$212,799	\$107,000	\$35,718	\$395,815	\$16,228,391		\$720,516	\$736,100
608	\$110,977	\$160,000	\$30,223	\$86,154	\$16,519,048	.0263	\$559,550	\$745,550
012	9,367				922,988	.0267	239,178	
120	36,289	12,000	4,321		2,573,812	.0229	292,968	238,438
478	110,712	120,000	32,852		11,597,828	.0267	171,300	241,725
008	67,904	50,000	15,502	18,050	6,961,911	.0267	309,905	192,555
208	37,741		5,543	2,851	2,200,000	.0250	506,945	121,865
474	16,875				1,300,000	.0220	219,100	5,500
151	81,114	60,000	18,790		10,688,532	.0262	358,600	39,200
982	70,939	100,000	23,952	39,876	8,211,381	.0267	171,000	427,925
364	63,713	40,000	10,192		8,870,223	.0267	293,450	100,500
405	105,925	120,000	25,648	343,633	14,720,199	.0271	1,898,037	1,625,351
015	98,115	56,000	16,894	26,496	7,156,712	.0240	727,899	578,747
885	\$809,671	\$718,000	\$183,917	\$517,060	\$91,722,634		\$5,747,952	\$4,316,656
237	\$30,334	\$12,000	\$4,098	\$15,438	\$6,495,092	.03708	\$195,660	\$17,825
882	25,073	9,000	5,782	22,659	5,090,635	.0375	117,592	34,353
615	42,026	24,000	19,863	1,910	18,735,396	.0363	650,038	131,639
030	46,079	20,000	11,295	10,425	9,461,850	.0360	52,000	131,139
836	29,730	12,000	4,524	1,945	3,432,785	.0352	43,220	34,575
600	\$173,292	\$77,000	\$45,562	\$52,377	\$43,215,767		\$1,058,516	\$349,581
269	\$161,623	\$70,000	\$19,124		\$19,758,110	.0284		
836	150,731	175,090	52,721		20,727,212	.0272		
933	54,177	42,000	11,384		3,939,750	.02446	\$187,700	\$128,514
019	297,240	800,000	149,525	\$5,428	53,645,119	.0264	747,664	495,829
570	172,649	100,000	25,251		21,447,374	.0284	47,200	14,500
362	5,522				2,754,670	.0287		
	220,802		5,200					
100	60,953	15,000	23,826	2,052	2,970,000	.0237	680,500	640,510
643	144,192	300,000	126,058		18,386,040	.0292	697,000	750,304
751	240,228	400,000	97,790	5,774	67,200,750	.028	1,039,183	1,153,310

Statement of the Condition of the Trust Companies

NAMES.	Surplus and undivided profits on market value of stocks and bonds.	Surplus and undivided profits after charging and crediting accrued interest.	Amount of debts guaranteed and liability thereon.	Interest and commissions received during the year.	Other items received during year.
NEW YORK COUNTY—(Continued)					
Fifth Avenue Trust Co., New York.....	\$1,646,773	\$1,646,773		\$792,916	\$
Guaranty Trust Co. of New York.....	6,033,927	5,941,041		2,383,448	2
Guardian Trust Co. of New York.....	578,558	578,558		203,652	
Holland Trust Co., New York.....	125,124	125,124		5,370	
Italian-American Trust Co., New York.....	58,455	60,983		65,134	
Knickerbocker Trust Co., New York.....	3,090,236	3,090,236		3,069,072	
Lawyers' Title Insurance and Trust Co., N. Y.....	5,871,947	5,871,947	\$3,086,000	870,243	1,7
Lincoln Trust Co., New York.....	915,993	915,993		663,700	3
Manhattan Trust Co., New York.....	2,837,590	2,906,746		702,014	1
Mercantile Trust Co., The, New York.....	6,905,130	6,905,130		3,001,441	
Metropolitan Trust Co. of the City of New York.....	6,561,066	6,740,244		1,615,875	2
Morton Trust Co., New York.....	7,085,089	7,171,561		2,337,491	2
Mutual Alliance Trust Co. of New York.....	540,600	540,600		350,781	
New York Life Insurance and Trust Co., N. Y.....	4,425,252	4,640,640		1,627,971	1
New York Trust Co., New York.....	9,508,193	10,111,392		2,628,681	1
Real estate Trust Co., New York.....	709,699	708,109		434,012	
Standard Trust Co., The, New York.....	1,250,044	1,354,237		870,872	2
Title Guarantee and Trust Co., New York.....	6,766,276	6,766,276		1,889,685	3,1
Trust Company of America, The, New York.....	10,081,974	10,081,974	162,500	1,981,703	
Union Trust Co. of New York.....	8,140,084	7,891,747		2,371,764	
United States Mortgage and Trust Co., N. Y.....	4,549,889	4,549,889		1,950,103	2
United States Trust Co. of New York.....	12,655,330	12,427,679		2,856,704	
Van Norden Trust Co., New York.....	1,411,745	1,411,745		569,576	
Washington Trust Co., New York.....	977,416	1,060,805		469,332	
Windsor Trust Co., New York.....	703,520	703,520		392,375	1
Total.....	\$145,141,398	\$146,193,308	\$3,248,500	\$45,355,717	\$9,5
NIAGARA COUNTY.					
Niagara Falls Trust Co., Niagara Falls.....	\$119,859	\$119,031		\$38,599	1
ONEIDA COUNTY.					
Citizens' Trust Co. of Utica, N. Y.....	\$119,362	\$126,625		\$76,063	1
Utica Trust and Deposit Co., Utica.....	393,493	413,334		211,579	
Total.....	\$512,855	\$539,959		\$287,662	1
OSONDAGA COUNTY.					
Syracuse Trust Co., Syracuse.....	\$378,160	\$378,160		\$176,040	1
Trust and Deposit Co. of Onondaga, Syracuse.....	500,517	500,517		464,050	
Total.....	\$878,677	\$878,677		\$640,090	1
ORANGE COUNTY.					
Columbus Trust Co., Newburgh.....	\$114,058	\$111,506		\$75,519	1
Orange County Trust Co., Middletown.....	111,419	135,160		142,905	
Total.....	\$225,477	\$246,666		\$218,424	1
QUEENS COUNTY.					
Queens County Trust Co., Jamaica.....	\$158,600	\$175,441		\$57,703	1
RENSSELAER COUNTY.					
Security Trust Co. of Troy, The.....	\$213,055	\$213,080		\$133,427	1
Troy Trust Co., The.....	149,480	154,638		121,158	
Total.....	\$362,535	\$367,718		\$254,585	1
SARATOGA COUNTY.					
Adirondack Trust Co., Saratoga Springs.....	\$80,772	\$87,937		\$90,751	
SCHENECTADY COUNTY.					
Schenectady Trust Co., Schenectady.....	\$183,068	\$183,068		\$165,416	1
TOMPKINS COUNTY.					
Ithaca Trust Co., Ithaca.....	\$90,571	\$112,014		\$103,826	1

ANNUAL STATEMENT.

711

of the State of New York, January 1, 1906—(Continued).

SUPPLEMENTARY.

Interest paid and credited to depositors during the year.	Expenses for the year, exclusive of taxes.	Dividends on capital declared during year.	Taxes paid during the year.	Amount of deposits made by order of court.	Total Amount of deposits in which interest is paid at this date.	Average rate of interest paid thereon.	Amount invested in bonds and mortgages during the year.	Received from mortgages paid or sold during the year.
\$485,919	\$90,738	\$120,000	\$24,400		\$16,818,100	.0265	\$220,000	\$103,600
1,496,407	257,143	400,000	74,476	\$40,287	37,413,700	.0287		
80,769	74,171		11,172		4,152,419	.02602	83,700	25,550
7,325								11,874
14,881	39,824		4,002		726,745	.0215	155,250	
1,741,403	392,531	400,000	57,586	127,094	58,624,173	.0282	14,406,387	10,664,114
255,376	1,494,635	440,000	97,656		7,677,327	.0299	42,834,580	35,364,803
464,414	160,969		11,989		16,446,880	.0282	963,855	708,515
343,019	151,661	110,000	33,005	412,119	12,166,059	.0277		
1,910,426	226,865	600,000	84,570	263,540	39,588,897	.0299	461,750	800,500
838,813	138,044	360,000	82,484	75,524	23,604,994	.0292	734,000	50,500
1,349,067	265,190	400,000	85,340	423,054	36,117,740	.0270		
150,896	106,661		10,080		4,450,743	.0276	269,900	16,725
1,028,353	132,989	400,000	81,864	52,291	31,064,466	.0301	1,638,000	778,025
1,321,619	204,331	600,000	116,534	367,573	37,235,409	.0291	4,498,870	4,173,108
259,792	57,311	50,000	11,524	69,282	7,710,119	.0285	65,000	63,000
545,243	113,999	100,000	20,098	330,220	15,126,547	.0279	172,995	101,580
782,483	1,754,825	700,000	95,280	133,143	27,570,015	.0281	88,200,153	83,664,260
1,232,296	264,638	240,000	117,333	210,347	51,006,956	.0285	1,452,500	428,260
1,451,250	223,201	500,000	120,681	24,664	42,835,626	.0281	403,000	427,600
1,188,870	351,540	440,000	58,322	139,367	24,190,912	.0272	1,696,166	2,018,619
1,498,594	181,210	1,000,000	164,559	54,329	49,855,943	.0281	1,972,500	1,603,000
191,584	200,764	80,000	22,324		6,573,292	.0263	908,624	942,425
300,120	68,278	60,000	14,283	53,410	10,777,671	.0281	135,000	
197,353	97,585	30,000	15,722	87,155	8,049,896	.0278	31,000	60,000
\$25,768,962	\$8,564,565	\$8,932,000	\$1,926,163	\$2,916,662	\$781,256,554		\$164,702,500	\$144,635,910
\$8,660	\$16,980		\$2,085	\$3,271	\$275,000	.03	\$26,300	\$3,450
\$28,915	\$17,987	\$12,000	\$3,517		\$1,277,200	.035	\$46,800	\$2,200
114,561	29,002	24,000	6,226		4,502,397	.0289	73,198	49,115
\$143,466	\$46,989	\$36,000	\$9,743		\$5,779,597		\$119,998	\$51,315
\$74,716	\$22,642	\$18,000	\$6,457		\$2,714,301	.03		
284,098	39,174	25,000	4,410		8,398,028	.035	\$33,598	\$16,293
\$358,814	\$61,816	\$43,000	\$10,867		\$11,112,329		\$33,598	\$10,293
\$72,256	\$12,067	\$6,000	\$2,822		\$1,987,304	.0333	\$98,050	\$43,268
98,736	14,809	6,000	2,635	\$10,570	2,655,422	.037	119,700	55,350
\$170,992	\$27,576	\$12,000	\$5,157	\$10,570	\$4,642,726		\$217,750	\$98,618
\$18,806	\$13,922		\$230		\$1,263,893	.02069	\$183,300	\$22,200
\$75,156	\$24,205	\$20,000	\$4,869		\$2,427,130	.031	\$18,500	\$22,705
72,400	18,253	14,000	3,277		2,149,338	.02835	10,000	1,575
\$147,558	\$42,548	\$34,000	\$8,140		\$4,576,408		\$28,500	\$24,280
\$41,548	\$15,307	\$10,000	\$1,701	\$10,618	\$1,067,348	.03	\$41,969	\$23,608
\$73,390	\$25,182	\$15,000	\$4,278	\$24,308	\$2,562,223	.0256	156,300	\$53,975
\$45,613	\$12,959	\$24,000	\$2,545	\$20,688	\$1,587,220	.0287	\$30,827	\$54,870

	of stocks and bonds.	ing accrued interest.	thereon.
WARREN COUNTY.			
Glens Falls Trust Co., Glens Falls.....	\$102,293	\$103,838	
WESTCHESTER COUNTY.			
County Trust Co., White Plains.....	\$63,146	\$68,064	
Mount Vernon Trust Co., Mount Vernon.....	231,260	231,260	
Mutual Trust Co. of Westchester Co., Port Chester.....	64,367	64,367	
New Rochelle Trust Co., New Rochelle.....	57,133	57,133	
Westchester Trust Co., Yonkers.....	154,748	159,561	
Total.....	\$570,660	\$580,381	
Grand totals for the State.....	\$165,712,135	\$167,006,873	\$3,248,500 \$1

NOTE—82 Trust Companies Reported.

SUMMARY—Showing the aggregate of Resources and Liabilities of the Trust Companies of the State of New

RESOURCES.

Bonds and mortgages.....	
Amount of stock and bond investments.....	
Amount loaned on collaterals.....	
Other loans, including bills purchased.....	
Overdrafts.....	
Due from banks, bankers and brokers.....	
Real estate; Banking house and other real estate.....	
Cash on deposit in banks or other moneyed institutions.....	
Specie.....	
Legal tender notes and notes of national banks.....	
Cash items, viz.: Bills and checks for the next day's exchanges, other items carried as cash.....	
Amount of assets not included under any of the above heads.....	
Add for cents.....	
Total.....	

of the State of New York, January 1, 1905—(Concluded).

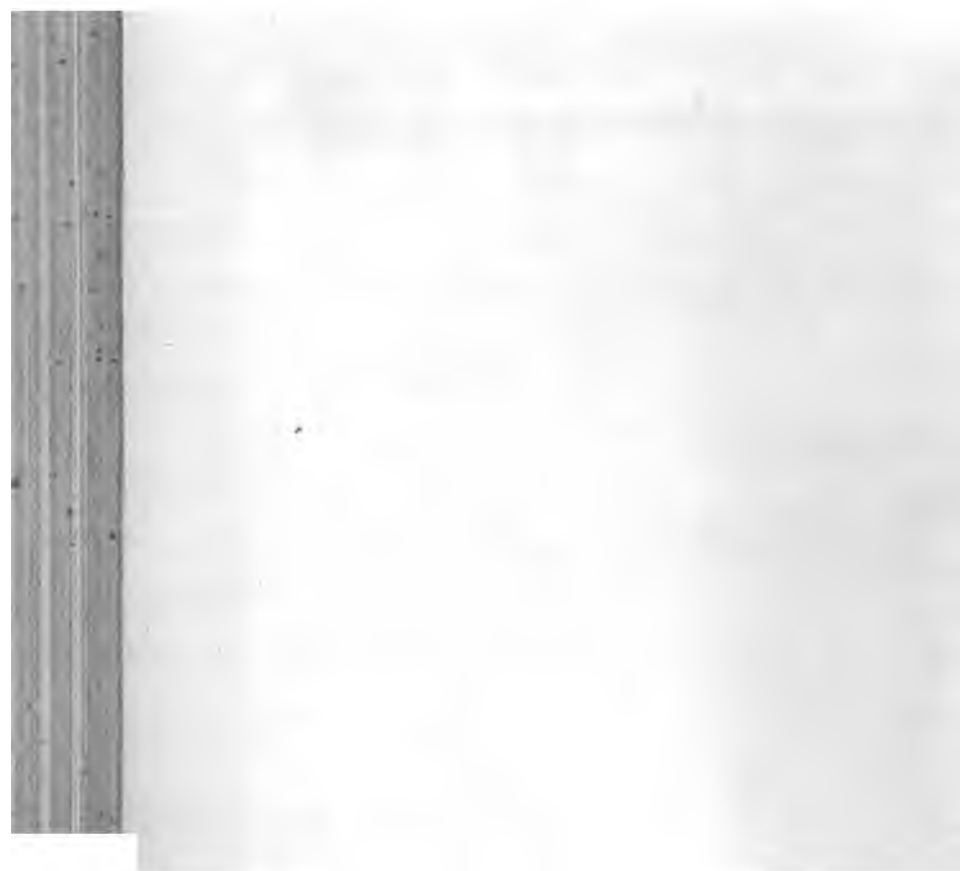
SUPPLEMENTARY.

Interest paid and credited depositors during the year.	Expenses for the year, exclusive of taxes.	Dividends on capital declared during year.	Taxes paid during the year.	Amount of deposits made by order of court.	Total Amount of deposits in which interest is paid, at this date.	Average rate of interest paid thereon.	Amount invested in bonds and mortgages during the year.	Received from mortgages paid or sold during the year.
\$14,147	\$8,639	\$8,000	\$1,990	\$978	\$430,856	.03	\$63,800	\$39,875
\$22,761	\$8,763		\$1,742	\$131,371	\$900,000	.0243	\$77,800	\$5,100
34,374	29,019	\$8,000	4,674		1,323,407	.0219	56,100	18,000
43,917	43,849		3,704		1,531,056	.0283	90,000	20,075
25,362	19,277	6,000	2,029	2,452	1,059,393	.024	81,500	51,900
51,252	39,785	19,000	5,432		2,284,536	.0225	215,300	55,540
\$177,696	\$140,693	\$32,000	\$17,581	\$133,823	\$7,098,392		\$520,700	\$150,615
.....								
1,873,580	10,399,516	10,227,715	2,301,390	4,268,448	991,213,737		173,996,833	150,773,594

day, the 1st day of January, 1906, as exhibited by their Reports to the Superintendent of Banks.

LIABILITIES.

Total	\$64,850,000
Amount on book value of stocks and bonds	159,467,998
Deposits subject to check (except as stated below) not preferred	816,529,425
Deposits of deposit on time and demand (not preferred)	98,089,682
Amount due trust companies	34,534,784
Amount due banks and bankers	33,553,965
Amount due Savings and Loan Associations	40,489,761
Due as executor, administrator, guardian, receiver, trustee, committee or depository	1,070,967
Deposits preferred because of pledge of a part of trust company assets	32,830,000
Deposits otherwise preferred	1,000,625
Liabilities held for cents	1,428,678
Total	33,332,613
	37
Total	\$1,312,799,130



STATEMENTS

SHOWING THE

Condition of the Trust Companies, Etc.,

AS FOUND BY

Examinations which were made between March 1, 1905,
and March 1, 1906.



EXAMINATIONS.

THE ADIRONDACK TRUST COMPANY, SARATOGA SPRINGS.

[Examined October 18, 1905.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
Detroit & Pontiac Ry., 1st cons.	4½	\$21,217 90	98		\$21,560 00
Utah Fuel Co., 1st mtg.	5	23,625 00	95		23,750 00
Progressive Pulp & Paper Co., Sandy Hill, mtg.	6	10,000 00	100		10,000 00
Am. Hide & L. Co., mtg.	6	12,000 00	96		12,480 00
Westinghouse Elec. Co., col. loan.	5	10,000 00	*100		10,105 00
City of New York Cons. Elec. Co. Greenwich, N. Y.	3½	25,000 00	*102		25,875 00
Tenn. C. & I. Ry. (Bir div.)	5	500 00	100		500 00
Saratoga Gas, E. L. & P. Co., 1st mtg.	6	2,000 00	112		2,240 00
Toledo, St. L. & W., 1st mtg.	5	41,500 00	Book		41,500 00
Baker & Shevlin Co., 1st mtg.	4	20,137 09	84½	\$12 00	21,125 00
Japanese Imp. Gov't, 2d.	5	40,000 00	100		40,000 00
Japanese Imp. Gov't, 1st.	6	23,781 25	98		24,500 00
Japanese Imp. Gov't, 2d.	4½	17,731 51	90½		18,100 00
Aurora Elgin & Chic. Ry., 1st mtg.	4½	22,064 45	90½		22,025 00
Natl Folding Box & Paper Co New Haven, Conn., 1st mtg.	5	24,125 00	97		24,250 00
Tenn. Cent. Ry., col. tr. gold notes.	5	20,000 00	100		20,000 00
Int. Paper Co., cons. mtg.	5	56,375 00	*100		56,375 00
Chic. & Gt. W'n, deb. stock	5	14,325 00	95	75 00	14,250 00
Loans.	Var.	8,800 00	88		8,800 00
Bonds and mortgages.	Var.	1,002,442 33			1,002,442 33
Overdrafts.	Var.	143,525 00			143,525 00
Furniture and fixtures.	Var.	292 93			292 93
Due from banks and trust companies.	Var.	5,000 00			5,000 00
Cash.	Var.	116,318 84			116,318 84
Estimated interest accrued on demand loans.		89,446 99			89,446 99
Estimated interest accrued on bonds and mortgages.					4,479 75
Estimated interest accrued on bank accounts.					2,435 58
Rent paid in advance.					193 38
					66 06
					\$1,762,236 46
LIABILITIES.					
Capital.	Var.	\$100,000 00			
Individual deposits.	Var.	1,314,757 92			
Certificates of deposit.	Var.	201,017 84			
Due Treasurer, State of New York.	Var.	15,000 00			
Due banks and trust companies.	Var.	43,803 01			
Estimated interest accrued on deposits.		3,010 16			
Estimated interest accrued on certificates of deposit.		2,624 44			
Estimated interest accrued to Treasurer, State of New York.		135 00			
Estimated interest accrued, banks, etc.		54 22			
Taxes accrued.		571 00			
Salaries accrued.		336 00			
Rebate, loans.		5,015 50			
					1,686,325 09
Surplus.					\$75,911 37

*And interest.

THE ALBANY TRUST COMPANY, ALBANY.

[Examined September 27, 1905.]

ASSETS.	Rate of in- terest	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
Atch., Top. & Santa Fe R. R., series E.....	4	\$24,375 00	98		\$24,500 00
Atch., Top. & Santa Fe R. R., series D.....	4	4,993 00	100		5,000 00
American Cigar Co., notes.....	4	47,640 27	96		48,000 00
Atlantic Coast Line R. R. (L. & N. coll.).....	4	24,000 00	96		24,000 00
American Tobacco Co.....	4	26,875 00	76½		26,862 50
Bur., Cedar Rapids & Nth'n R. R., 1st mtg.....	5	4,000 00	101		4,040 00
Balt. & Ohio R. R., rfd.....	4	24,843 75	100		25,000 00
Chic. & West. Ind. R. R., cons. mtg.....	4	24,500 00	100		25,000 00
Chic., Ind., Nth'n & St. Louis R. R. (Short Line).....	4	25,000 00	100		25,000 00
Chic. Bur. & Quincy R. R., joint.....	4	153,687 50	102½		153,750 00
Chic., Cinn. & Louisville R. R., gen. ref.....	4½	41,300 00	103½		41,300 00
Clairton Steel Co.....	5	24,152 38	101		24,240 00
Detroit Edison Co.....	5	24,625 00	103		25,750 00
Evansville Terre Haute R. R., gen.....	5	54,270 00	111½		55,750 00
Electrical Securities Corp., temp. ctf.....	5	10,670 00	100		11,000 00
Gila Valley, Globe & Northern R. R., 1st.....	5	27,000 00	110		27,500 00
Grand River Coal & Coke Co., 1st.....	6	9,000 00	104		9,360 00
Gulf, Beaumont & Kan. City Houston E. & W. Tex. Ry., 1st.....	6	17,892 50	106		18,020 00
Kan. City, Ft. Scott & Mem- phis R. R.....	4	25,000 00	105		26,250 00
Lake Shore & Mich. South. R. R., deb.....	4	46,370 00	89½	\$1,620 00	44,750 00
Laclede Gas Lt. Co., ref. exten. Montreal L. H. & P. Co., 1st Monongahela River C. & C., con. notes.....	5 4½ 4½	61,596 25 24,035 00 25,187 50	100 105 101	596 25	61,000 00 24,150 00 25,250 00
City of New York, corp. stock City of New York, corp. stock City of New York, corp. stock N. Y. Central & H. R. R. R., deb N. Y., Lake Erie & West. Coal & R. R., 1st.....	44 34 34 34 6	14,000 00 30,000 00 257,000 00 103,000 00 24,718 75	102 103 103 103 102		14,280 00 30,900 00 257,500 00 103,000 00 25,500 00
Norfolk & Southern R. R., 1st N. Y., Ont. & West. R. R.....	5 4	30,000 00 27,250 00	115 109	1,250 00	28,750 00 27,250 00
N. Y. & N. J. R. R.....	5	26,000 00	103	250 00	25,750 00
N. Y. & Queens Gas Co., 1st gen.....	5 5	43,287 50 10,000 00	101		45,450 00 10,200 00
Ohio River R. R., gen. mtgs.....	5	27,625 00	112		28,000 00
Oregon, Short Line R. R.....	4	19,400 00	97		19,400 00
Prince & N. W. R. R.....	3½	3,000 00	100		3,000 00
Peoria & N. W. R. R., 1st.....	3½	2,000 00	100		2,000 00
Penn. Co., bet. erment notes.....	4½	5,000 00	100		5,112 00
Pere Marquette R. R.....	4½	52,375 00	104	375 00	52,000 00
Public Service Corp.....	5	16,660 00	98		16,660 00
Pit. & Coal Co.....	4½	10,000 00	100		10,000 00
Republic of Cuba.....	5	98,070 00	105½		105,500 00
Rocky Mt. Coal & Iron Co.....	5	17,100 00	100		18,000 00
Sioux City & Pacific R. R.....	3½	2,000 00	100		2,000 00
Southern R. R.....	5	41,000 00	121		42,350 00
City of Schenectady, imp. notes.....	5	1,933 03	100		1,933 03
City of Schenectady, imp. notes.....	5	5,799 07	100		5,799 07
City of Schenectady, imp. notes.....	5	22,830 24	100		23,236 88
Southern Pac. R. R.....	4	9,800 00	100		10,000 00
City of Troy, water.....	4½	2,000 00	105		2,100 00
Terminal R. R. Ass'n, St. Louis, gen.....	4	49,500 00	101½		50,750 00
Ulster & Delaware R. R., 1st ref.....	4	23,000 00	96		24,000 00

EXAMINATIONS.

719

THE ALBANY TRUST COMPANY, ALBANY—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
United States of Mexico.....	4	\$70,125 00	94½		\$70,875 00
United Traction of Albany....	4½	52,000 00	104		52,000 00
Union Elec. P. & L. Co.....	5	25,437 50	102		25,500 00
Union Elec. P. & L. Co. of Baltimore.....	4½	24,437 50	98		24,500 00
Wheeling & Lake Erie R. R., 1st con.....	4	13,842 75	92	\$42 75	13,800 00
Western Maryland R. R., 1st	4	68,625 00	89½	1,500 00	67,125 00
Westinghouse Elec. & Mfg. Co.	5	9,950 00	100		10,000 00
Wheeling & Lake Erie R. R., sinking fund.....	5	52,000 00	110		55,000 00
Westchester L. & Co., 1st.....	5	39,750 00	110½	1,075 00	38,675 00
Stocks:					
Temple Iron Co.....		20,600 00	101½	300 00	20,300 00
American Telg. & Tel. Co.....		49,446 25	140	7,446 25	42,000 00
United States Express Co.....		67,562 50	125	5,062 50	62,500 00
Baltimore & Ohio R. R., com		23,375 00	112	975 00	22,400 00
Electrical Securities Corp.....		9,000 00	100		12,000 00
Chi. & Gt. West'n R. R., deb.		51,286 50	85½		51,300 00
Metropolitan St. Ry.....		17,160 00	125	4,660 00	12,500 00
Nat'l Exchange Bank, Albany		6,013 50	160		6,080 00
Loans:					
Demand.....	\$1,752,701 63	Var.			
Time.....	577,407 39	Var.			
Participation ctfs.....	140,000 00	Var.			
			2,470,109 02		2,470,109 02
Bonds and mortgages.....			24,750 00		24,750 00
Banking house and lot.....			240,000 00		240,000 00
Furniture and fixtures.....			7,000 00		7,000 00
Overdrafts.....			130 21		130 21
Due from Albany Bankers' Asso- ciation.....			5,000 00		5,000 00
Due from banks, bankers and trust companies.....	Var.	1,684,010 17			1,684,010 17
Cash.....		100,113 17		102 00	100,011 17
Estimated interest accrued on bonds and mtgs.....					185 17
Estimated interest accrued on loans.....					22,221 63
Estimated interest accrued on bank accounts.....					2,678 92
Estimated rents accrued.....					2,545 75
					\$0,891,090 52
LIABILITIES					
Capital.....		300,000 00			
Due depositors subject to check.....	Var.	4,075,641 52			
Due certificates of deposit.....	Var.	32,263 81			
Due savings banks.....	Var.	848,663 78			
Due savings and loan associa- tions.....	Var.	8,650 41			
Due other banks, bankers and trust companies.....	Var.	1,308,920 01			
Due Treasurer of the State of New York.....		70,000 00			
Estimated interest accrued on deposits.....		37,685 66			
Estimated interest accrued on ctfs. of deposits.....		423 41			
Estimated interest accrued, State Treasurer.....		91 91			
Estimated interest accrued, banks, etc.....		1,006 44			
Estimated taxes accrued.....		3,525 00			
Rebate on loans.....		3,830 50			
Salaries.....		787 60			
					6,691,490 08
Surplus.....					\$190,600 44

BANKERS' TRUST COMPANY, NEW YORK CITY.

[Examined September 23, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York.....	3½		101		\$1,010,000 00
City of Buffalo.....	3½		100		18,000 00
City of Philadelphia.....	3½		102½		255,625 00
City of Chicago, Lakeview.....	4		103½		51,625 00
Vermont Central R.R., equip.....	4½		100		100,000 00
Atlantic Coast Line (L. & N. coll.).....	4		98		172,800 00
Chi., Bur. & Quincy, joint.....	4		102½		102,625 00
Chi., R. I. & Pac. R.R., coll. trust.....	5		93½		86,020 00
Lehigh & Wilkesbarre Coal Co.....	4½		102		102,000 00
Minn. & St. Louis R.R.....	7		121½		38,840 00
U. S. Steel, sinking fund.....	5		97½		195,500 00
St. Louis, Memp. & S.E. R.R.....	4½		97		48,500 00
Republic of Cuba.....	5		105½		52,750 00
City of Pittsburgh, assignments.....			100		90,288 45
Erie R.R., conv.....	4		112½		28,187 50
Oregon Short Line, ref.....	4		97		48,500 00
Chi., R. I. & Pac. R.R., 1st.....	4		98½		148,125 00
Erie R.R. (Penn. coll.).....	4		98½		48,250 00
W. Dewees Wood Co., 1st.....	5		100		100,000 00
Jersey City Water Supply Co.....	4		94		141,000 00
Amer. Tob. Co.....	4		76½		76,750 00
Balto. & Ohio R.R. (P., L. E. & W. Va.).....	4		100		100,000 00
Chicago City Ry. Co.....			100		190,000 00
Southern Pac. Ry., 1st ref.....	4		97		155,200 00
Central R.R. of Georgia, S.S. Cent., N. C. & Tex. Pac. Ry., equip.....	5		100		103,000 00
Denver & Rio Grande R.R., equip.....	4		99		82,170 00
Mo., Kan. & Tex. Ry., equip.....	4½	\$6,918,754 40	100		25,000 00
Tex. & Pac. R.R.....	4½		100		4,000 00
Wabash R.R., equip.....	5		101½		99,225 00
Erie R.R., equip.....	4		101		71,710 00
Wheeling & Lake Erie R.R.....	4½		100		89,000 00
Kans. City, Ft. Scott & Memp. R.R.....	4½		100		126,000 00
Pittsburgh Coal Co.....	4½		100		48,000 00
Monongahela River Coal & Coke Co.....	4½		100		14,000 00
B. & O. R.R. (P., L. E. & W. Va.), ref.....	4		100½		12,000 00
St. Paul, Minn. & Man. R.R., Pac. ext.....	4		105		237,180 00
Schwarzchild & Sulzberger Co.....	5		100		101,818 17
U. S. of Mexico.....	4		93½		50,000 00
American Cotton Oil Co.....	4½		98		93,500 00
Internat. Merc. Marine Co.....	4½		82½		98,000 00
Lake Shore & Mich. So. R.R.....	4		100½		82,500 00
Penn. R.R. Co., conv.....	3½		101½		100,375 00
Wabash R.R. Co.....	4½		98		233,450 00
Mason City & Ft. Dodge R.R.....	4		87½		49,000 00
Western Pac. Ry. Co.....	5		94		87,375 00
Detroit United Ry. Co., 1st.....	4½		90		80,840 00
General Rubber Co.....	4½		95		13,500 00
Republic Iron & Steel Co.....	5		98		142,500 00
Penn. R.R. Co., conv.....	3½		101½		98,000 00
Chi., R. I. & Pac. R.R.....	4		84		161,385 00
Del. & Hudson Co. (cert. of purch. Alb. & Sus. stock).....	3½		115		84,000 00
Atch., Top. & Santa Fe R.R., conv.....	4		105½		70,000 00
Stocks:					
Consolidated Gas Co.....			180		105,500 00
D., L. & W. B. R.....			440		162,000 00
N. Y., N. Hav. & Hart. R.R.....			210		22,000 00
Pullman Co.....			253		63,000 00
Louisville & Nashville R. R.....			154		101,200 00
Southern Ry., pfd.....			100		231,000 00
Great Northern Ry., pfd.....			323		20,000 00
					64,600 00

EXAMINATIONS.

721

BANKERS' TRUST COMPANY, NEW YORK CITY--(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
General Electric Co.....			181		\$90,500 00
U. S. Steel, pfd.....			104½		156,750 00
Lehigh Valley R. R.....			147		110,250 00
Atlantic Coast Line.....			165		49,500 00
Amer. Smelters Sec. Co., pfd.					
B.....			99		19,800 00
Baltimore & Ohio R. R.....			112		112,000 00
Erie R. R., 1st pfd.....			82		123,000 00
Penn. R. R.....			143½		71,750 00
Seaboard Company, 1st pfd...			88		8,800 00
Union Pac. R. R.....			132½		132,250 00
Loans.....		\$10,834,263 93			10,834,263 93
Bills purchased.....		582,931 36			582,931 36
Cash in office.....		43,384 45			43,384 45
Cash deposited.....		3,283,456 27			3,283,456 27
Due from banks, collection ac- count.....		19,174 88			19,174 88
Interest accrued receivable.....					111,624 88
					\$28,336,849 89
LIABILITIES.					
Capital stock.....		\$1,000,000 00			
Due depositors.....		25,162,239 16			
Certified checks.....		711,195 42			
Interest accrued payable.....		135,381 44			
					27,008,816 02
Surplus.....					\$1,328,033 87

BINGHAMTON TRUST COMPANY, BINGHAMTON.

[Examined October 18, 1905.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
A., T. & St. Fe, adj.....	4		99		\$43,560 00
A., Top. & St. Fe, conv.....	4		104		5,200 00
Am. Cigar Co., gtd. notes, ser. a.	4		94		18,800 00
Am. Tobacco Co.....	4		79½		7,950 00
Binghamton R.R., 1st mtg.....	5		106		157,840 00
Binghamton St. Ry., 1st mtg.....	6		110		23,100 00
Binghamton Gas Co., 1st mtg.....	5		100		27,000 00
Birmingham, Ala., Ry., Lt. & Power Co., 1st cons.....	5		107½		21,500 00
Bayless Pulp & Paper Co., 1st mtg.....	6		101		11,615 00
C., R. I. & P., col. trust.....	5		93		46,500 00
C., R. I. & P.....	4		98		11,760 00
C., R. I. & P., col. tr. & notes	4½		100		10,000 00
Colo. S'n., col. tr. notes.....	5		100		25,000 00
C., H. & D., col. tr. notes.....	4½		100		25,000 00
Chic. & E. Ill., equip. notes.....	4½		100		10,000 00
De Bardeleben C. & L., 1st mtg	6		104		10,400 00
Deposit, N. Y., Elec. Co., 1st mtg.....	5		100		49,500 00
Grand River C. & C. Co., 1st m.	6		103		35,020 00
Grant Coal Mining Co., Ills., 1st mtg.....	6		102		31,620 00
Gas Light Co., Waverly, N.Y., 1st mtg.....	5		100		13,000 00
Int. Time Recording Co., 1st mtg.....	6		100		5,000 00
Hocking Valley Ry., notes.....	6		100		20,000 00
Imperial Japanese Gov't, 1st.	6		99		59,400 00
Imperial Japanese Govern- ment.....	4½		91		9,100 00
K. C., Ft. S. & M. R.R., ref. mtg	4		87½		17,500 00
Lackawanna Steel Co., notes.....	5		100		20,000 00

BINGHAMTON TRUST COMPANY, BINGHAMTON—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
La Grange, Ind., W., L. & P. Co., 1st mtg.	5		102		\$9,180 00
Lehigh & Wilkesbarre Coal Co 1st mtg.	4½		102		8,160 00
Monongahela Riv. C. & C. Co.	4½		100		7,000 00
Midland R.R. of N. J., 1st mtg.	6		110		1,100 00
Montana Central, 1st mtg.	5		119		35,700 00
M., K. & T. Ry. of Tex., 1st m.	5		108		36,720 00
City of New York.	3½		103		51,500 00
N. Y. Sus. & W., gen.	5		107½		3,225 00
N. Y. & Greenwood Lake Ry., p. l.	5		121		1,210 00
Ozark & Cherokee Cent., 1st mtg.	5		100		10,000 00
Pacific Coast Co., 1st mtg.	5		116		11,600 00
Pressed Steel Car Co., mtg. gold notes.	5		100		70,000 00
Pittsb. Coal Co. equip. notes.	4½		100		8,000 00
Penn. R. R., conv.	3½		100		3,000 00
Republic of Cuba.	5		105		43,050 00
Rep. Iron & Steel Co., notes.	5		100		25,000 00
St. L., M. & S. E. Ry., notes.	4½		99		9,900 00
St. L. & S. F. Ry., notes.	4½		99		14,850 00
San Ant. & A. P. Ry., 1st mtg.	4		89½		22,375 00
St. L. & S. W., 1st cons. mtg.	4		89½		20,875 00
Town of New Castle, Col., water.	6		102		4,080 00
Schwarzschild & Sulzberger Co., notes.	5		100		50,000 00
U. S. Leather Co., 1st mtg.	6		111		27,250 00
U. S. of Mexico, ext. loan.	5		100		106,000 00
U. S. Steel Co., s'k'g fd.	5		96		26,880 00
Und. Elec. Ry. of London, notes.	5		99		24,750 00
U. S. Rubber Co., notes.	5		100		20,000 00
U. S. of Mexico.	4		94		23,500 00
Westinghouse Elec. Mfg. Co., col. tr. notes.	5		102		40,800 00
Western Md. Ry., 1st mtg.	5		88		17,600 00
Wabash Ry. Co., col. tr. notes.	5		100		20,000 00
Central Leather Co., 1st lien.	5	\$1,794,777 94	100		50,000 00
Dellhi Elec. Co.	5		100		2,000 00
General Rubber Co.	4½		96		14,400 00
Galv., Houston & H., 1st mtg.	5		101		1,010 00
Colo. & S'n. Ry., 1st mtg.	4		93		32,550 00
Stocks.					
A., T. & St. F. R.R., pref.			104		31,200 00
American Type Founders.			97		9,700 00
Am. Tel. & Cable Co.			92		9,200 00
Am. Car & Foundry, pref.			101		10,100 00
Bennett-Morgan Co., Bing- hamton, pref.			100		10,000 00
Bethlehem Steel Co., com.			28		1,680 00
General Electric, com.			185		46,250 00
K. C., Ft. S. & M., pref.			86		43,000 00
Missouri Pacific.			104		10,400 00
Norfolk & Western, pref.			90		18,000 00
N. Y. Central.			150		1,800 00
Pressed Steel Car, pref.	99		99		29,700 00
Pennsylvania Ry.	144		144		14,400 00
Bonds and mortgages.		394,274 85			394,274 85
Loans and discounts.		1,516,852 80			1,516,852 80
Real estate.		37,939 03			37,939 03
Land contracts.		5,338 90			5,338 90
Furniture and fixtures.		14,000 00		\$4,000 00	10,000 00
Due from banks, bankers and trust companies.		279,073 33			279,073 33
Due from banks, collection ac- count.		3,954 35			3,954 35
N. Y. State transfer tax stamps.		168 00			168 00
Estate of Mary Whitney, over- draft.		2,982 20			2,982 20
Cash, exchanges and cash items.		68,629 77		63 96	68,565 81
Overdrafts.		335 33			335 33
Interest accrued on bonds and mortgages.					4,989 29

EXAMINATIONS.

723

BINGHAMTON TRUST COMPANY, BINGHAMTON—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Interest accrued on demand loans.....					\$2,094 67
Interest accrued on bank balances.....					295 15
					\$4,131,023 71
LIABILITIES.					
Capital.....		\$300,000 00			
Due depositors.....		3,154,694 36			
Due certificates of deposit.....		288,761 32			
Due Treasurer, State of N. Y.....		20,000 00			
Due banks and trust companies.....		6,670 02			
Certified checks.....		145 67			
Sundry deposits.....		6,135 08			
Trust deposits.....		24,173 00			
Dividends unpaid.....		867 50			
Rebate on loans.....		7,022 50			
Interest due depositors.....		16,472 64			
Salaries accrued.....		806 00			
Taxes accrued.....		1,500 00			
					3,827,248 69
Surplus.....					\$303,775 62

BOWLING GREEN TRUST COMPANY NEW YORK CITY.

[Examined February 21, 1906.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages.....	Var.	\$87,000 00			\$87,000 00
Stocks and bonds:					
United States bonds.....	4	98,250 00	130	\$750 00	97,500 00
United States bonds.....	3	5,221 87	103	71 87	5,150 00
City of New York.....	3½	2,352,375 00	100	57,375 00	2,295,000 00
Am. Writing Paper.....	5	93,750 00	88½		110,625 00
Reading Co. (P. & R. Coal & I.)	4	100,000 00	101½		101,500 00
B. & O. R. R.....	4	50,560 00	104½		52,250 00
Wheeling & Lake Erie R. R.....	4	90,626 70	93		93,000 00
No. Pac. Gr. No. (C. B. & Q.)	4	95,370 00	101		101,000 00
West Maryland R. R.....	4	449,690 00	88½	8,440 00	441,250 00
Oregon Short Line, ref.....	4	97,000 00	97		97,000 00
Penna. R. R.....	3½	60,472 50	97½	1,972 50	58,500 00
Western Pac. Ry.....	5	504,014 70	92½		508,750 00
Wabash R. R.....	6	63,000 00	90½	5,985 00	57,015 00
Wabash R. R.....	4½	48,472 50	100		50,000 00
Iron Mountain, car trust.....	5	420,828 00	100		425,000 00
Denver & Rio Grande.....	4	98,277 00	100½		100,500 00
Standard Milling Co., bonds.....	5	307,662 67	80½	68,301 09	238,761 58
Standard Milling Co., stock.....			40		143,840 00
St. R. & So. West.....	4	667,166 00	81½	8,131 00	659,335 00
Imp. Japanese Gov't.....	4½	26,369 00	92½		27,750 00
So. Steel Co.....	5	10,841 67			10,841 67
S. & L. & So. West, pfd.....		62,575 00	56½	6,075 00	56,500 00
Am. Tele. & Cable Co.....		12,687 00	91		45,500 00
Denver & Rio Gr'de R. R., pfd.....		123,714 50	88½		132,750 00
Mercantile Nat'l Bank, stock.....		199,920 00	267		209,328 00
Pittsb. & Toledo R. R., synd.....		71,163 12			71,163 12
Little Kanawha, syn.....		245,000 00			245,000 00
West Va. & West Mary'd, syn.....		150,000 00			150,000 00
Nat'l Ry. & Const. Co., loan syn.....		50,000 00			50,000 00
Eastern Steel Co.....		20,000 00			20,000 00
St. L. & So. W. Ry., eq. trust n's.....	5	193,000 00			193,000 00
Amount loaned on collateral.....		11,387,350 79	100		14,387,350 79
Other loans, including bills purchased.....		609,574 06			609,574 06
Due from trust companies, banks and brokers.....		4,174,523 78			4,174,523 78
Cash on hand.....		242,487 06			242,487 06

BOWLING GREEN TRUST COMPANY, NEW YORK CITY—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Other items carried as cash.....		\$2,749 27			\$2,749 27
Standard Nat. Bank (in liquidation).....		276,134 53			276,134 53
		\$26,667,466 77			\$26,717,628 66
Interest accrued receivable.....		117,762 09			
LIABILITIES.					
Capital stock.....		\$2,500,000 00			
Individual or corporation deposits, subject to check, not preferred.....		12,045,436 17			
Time cts. of deposit, not pfd.....		20,000 00			
Demand cts. of deposit, not pfd.....		107,585 97			
Amount due trust companies, banks and brokers.....		7,842,398 58			
Preferred deposits as follows:					
Due savings banks.....		\$669,679 84			
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.....		380,521 06			
		1,050,200 90			
Unpaid dividends.....		803 00			
Treasurer's checks.....		10,182 37			
Reserved for taxes.....		18,000 00			
					\$23,594,606 99
Surplus.....					\$3,123,021 87
Interest accrued payable.....		\$60,791 94			
Surplus after charging and crediting accrued interest.....					3,179,992 02

BROADWAY TRUST COMPANY, NEW YORK CITY.

[Examined January 2, 1906.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages.....					\$464,500 00
Bonds:					
City of New York.....	3	\$104,087 50	Var.	\$4,597 50	99,490 00
City of New York.....	3½	204,037 50	100	4,037 50	200,000 00
Detroit, Tol. & Ironton R. R.....	4½	20,000 00	82		22,550 00
Brooklyn Ferry.....	5	13,812 50	50	4,312 50	12,500 00
Fonda, Johns. & Gloversville R. R., 1st.....	4½	9,450 00	95		9,500 00
Pitts. Term. Ry. & Coal, sinking fd.....	5	54,000 00	109		54,500 00
Canada So. R. R.....	5	10,061 11	103½		10,350 00
Long Island Ferry (R.R.), 1st.....	4½	7,157 00	102	17 00	7,140 00
N. Y. C. (Lake Shore coll.).....	3½	9,048 20	90	48 20	9,000 00
Bush Terminal, 1st.....	4	22,250 00	95		23,750 00
Missouri Pac. R. R., 3d.....	7	2,047 50	102	7 50	2,040 00
Nassau Elec. R. R., conv.....	4	9,029 17	91		9,100 00
Vera Cruz & Pac. R. R., 1st.....	4½	24,837 50	101		25,250 00
Harriman & No. East R. R., 1st.....	6	15,000 00	100		15,000 00
Mich. Central R. R., coll.....	3½	8,937 50	90		9,000 00
Schwarzschild & S., notes.....	5	25,000 00	100		25,000 00
Japanese.....	4½	1,763 78	92½		1,850 00
Stocks:					
Cons. Gas.....		78,575 00	180	6,575 00	72,000 00
Standard Oil.....		29,194 75	700		35,000 00
So. Pac. R. R., com.....		35,812 50	66½		33,250 00
Mutual Gas Co.....		6,070 00	268	710 00	5,360 00
N. Y. & N. J. Tel. Co.....		10,327 50	157	122 50	10,205 00
Int. Salt Co.....		9,712 50	41		12,300 00
Manhattan Railway.....		15,987 50	162		16,300 00

BROADWAY TRUST COMPANY, NEW YORK CITY—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Amount loaned on collateral.....		\$1,945,777 06			\$1,945,777 06
Other loans, including bills pur- chased.....		1,195,629 36			1,195,629 36
Due from trust companies, banks, bankers and brokers.....		809,334 45			809,334 45
Banking house.....		5,000 00			5,000 00
Furniture and fixtures.....		23,000 00			23,000 00
Cash on hand.....		116,318 19			116,318 19
Other items carried as cash.....		14,651 43			14,651 43
Total.....		\$5,300,409 50			\$5,294,545 49
Interest accrued receivable.....		37,850 98			
LIABILITIES.					
Capital stock.....		\$700,000 00			
Individual or corporat'n deposits subject to check, not preferred.....		3,452,849 20			
Time c'tfs. of deposit, not pfd.....		49,752 30			
Demand c'tfs. of deposit, not pfd.....		159,957 99			
Amount due trust companies, banks, bankers and brokers.....		129,067 06			
Preferred deposits as follows:					
Due savings banks.....		46,060 78			
Due as executor, administra- tor, guardian, receiver, trust- ee, committee or depository.....		15,951 39			
Unpaid dividends.....		465 00			
Certified checks.....		90,490 84			
Secretary's checks.....		188,989 28			
					\$4,833,592 84
Surplus.....					\$460,952 65
Interest accrued payable.....		\$31,818 42			
Surplus after charging and cred- iting accrued interest.....					466,985 21

BROOKLYN TRUST COMPANY OF BROOKLYN.

[Examined September 14, 1905.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages.....	Var.	508,050 00			508,050 00
Bonds:					
United States.....	2	\$1,000,000 00	104½		\$1,042,500 00
City of New York.....	3½	313,711 62	101	\$10,711 62	303,000 00
City of Brooklyn.....	Var.	633,711 00			644,570 00
Am. Writing Paper Co., 1st.....	5	86,483 85	88		88,000 00
Am. Cotton Oil Co., deb.....	4½	96,125 86	98		98,000 00
Am. Tel. & Tel. Co., col. tr.....	4	96,458 69	96½		96,500 00
Atlantic C. L. (L. & N. col.).....	4	236,467 27	101½		253,750 00
Atlas Port. Cement Co., sink fund.....	6	97,326 42	107½		107,500 00
A. T. & S. F., deb., ser. F.....	4	96,372 23	98		98,000 00
B. & O. R. R., notes.....	4½	100,486 99	100½		100,500 00
Brooklyn Union Gas Co., 1st.....	5	56,656 34	115		57,500 00
Central Crostow R. R., mts.....	5	121,736 00	101½		121,800 00
Cent. Pac. Ry., 1st ref.....	4	199,842 88	101		202,000 00
Cent. Ga. Ry., equip. D.....	4½	50,647 80	101½		50,750 00
Cent. Ga. Ry. (Mobile div.).....	5	51,028 69	112		56,000 00
C. R. R. of N. J., equip.....	4	267,398 57	99½		267,975 00
Chee. & Ohio R. R., gen.....	4½	102,900 00	108		108,000 00
Chicago & Alton, ref.....	3	91,614 14	84½	7,114 14	84,500 00
C. R. I. & P. Ry., col. tr.....	Var.	269,201 97			277,500 00
C. R. I. & P. Ry., 1st ref.....	4	194,662 89	98½		197,500 00
Com. Cable Co., 1st.....	4	50,484 39	98	1,484 39	40,000 00
Cons. Gas Co., deb.....	6	127,931 25	170	431 25	127,500 00
Col. & So. Ry., col.....	5	79,347 21	100		80,000 00

BROOKLYN TRUST COMPANY OF BROOKLYN—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Wm. Cramp & Sons S. & E. Bldg. Co.	5	\$92,900 69	100		\$98,000 00
Colo. & Utah Cons'n Co.	5	97,652 78	98		98,000 00
Erie R. R. (Pa. Coal)	4	91,813 23	96½		96,500 00
Erie R. R. equip., ser. G.	4	124,183 56	100		125,000 00
Interboro R. T. Co., notes	4	100,301 47	100	\$301 47	100,000 00
Jersey City Water Supply Co.	5	93,242 12	93½		93,250 00
Lackawanna Steel Co., notes	4	98,012 50	100		100,000 00
L. S. & M. S. Ry.	4	136,024 43	100½		143,715 00
Lehigh & W. B. Coal Co., ext'n	4½	96,355 96	102		102,000 00
M. K. & T. equip.	4½	24,906 98	100		25,000 00
Nassau Elec. Ry., conv.	4	88,709 12	89		89,000 00
No. Pac.-Gt. N. Ry. (C. B. & Q.), joint	4	192,671 70	102½		205,000 00
Nor. & Western (Poc. Coal), 1st.	4	46,854 18	97		48,500 00
N. Y. C. & H. R. R. R., deb.	4	96,004 28	102		102,000 00
N. Y. Gas. & E. L., H. & P. Co., 1st.	5	54,187 50	108	187 50	54,000 00
Oregon Short Line, ref.	4	144,840 00	97		145,500 00
Penn. Co., col. notes.	4½	101,269 50	100	1,269 50	100,000 00
Penn. Co., coupon notes.	4½	99,628 96	100		100,000 00
Penn. R. R., conv.	3½	118,134 93	101½		118,247 50
Penn. R. R., conv.	3½	45,555 98	101½		46,690 00
Railroad Equip. Co., A.	6	1,250 00	Book		1,250 00
Reading Co. (J. Cent. col.)	4	187,492 75	101		202,000 00
Reading Co., gen.	4	89,100 52	103		103,000 00
Schwarzschild & Sulzberger Co., notes.	5	50,611 11	101½		50,750 00
Southern Ry.	5	258,252 83	Var.		259,500 00
St. L. & S. F. R. R., ref.	4	42,626 17	99		44,500 00
St. L. & S. F. R. R., gold notes	4½	48,847 78	96	847 78	48,000 00
St. Paul, M. & M. (Pac. ext'n)	4	100,364 21	100½		100,500 00
United Rys. Co., St. L., gen.	4	41,286 45	87		43,500 00
U. S. Rubber Co., notes.	5	201,568 41	101		202,000 00
West. Union Tel'g. Co., fdng.	4½	51,630 34	106		53,000 00
Westinghouse Elec. Mfg. Co., col. notes.	5	99,597 22	100		100,000 00
W. Dewees Wood Co., 1st col.	5	100,847 22	101		101,000 00
Westminster Heights Co., 1st.	5	45,118 75	100	118 75	45,000 00
Washington Water Power, notes.	5	150,208 30	100	208 30	150,000 00
Westchester Lighting Co.	5	55,187 50	109½	437 50	54,750 00
Gen. Rubber Co., deb.	4½	96,062 50	96½		96,500 00
Stocks:					
Cent. R. R. of N. J.		178,356 08	214		214,000 00
Jersey City Water Supply Co.		8,000 00	100		8,000 00
N. Y. & N. J. Tel. Co.		86,936 62	170		93,500 00
Penn. R. R. Co.		61,712 50	143½		71,750 00
Pullman Co.		144,488 27	248		173,600 00
Rock Island Co., pref.		38,652 53	80		40,000 00
Temple Iron Co.		95,152 05	100		100,000 00
Western Union Tel. Co.		82,309 73	94		94,000 00
Lehigh Valley R. R.		63,725 00	146		73,000 00
National Biscuit Co.		81,210 38	113		81,473 00
Loans		8,390,782 00			8,390,782 00
Bills purchased		1,182,001 66			1,182,001 66
Real estate.		98,214 72			98,214 72
Cash in main office.					
Cash in Bedford branch.					
Due from 1st Nat'l Bank, N. Y.		461,257 72			461,257 72
Due from Liberty Nat'l Bank, N. Y.		754,868 76			754,868 76
Due from Bank of America, N. Y.		181,424 90			181,424 90
Due from Nassau Nat'l Bank, Brooklyn		2,012 62			2,012 62
Due from Mechanics' Bank, Brooklyn		450,519 16			450,519 16
Due from Mechanics' Bank, Brooklyn		206,013 97			206,013 97
Interest accrued receivable.					91,487 00
					\$21,433,933 01

BROOKLYN TRUST COMPANY OF BROOKLYN—(Continued).

LIABILITIES.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Capital stock.....		\$1,000,000 00			
Due depositors, main office. \$14,915,768 84					
Due depositors, Bedford br'ch. 1,120,411 41					
		16,036,180 25			
Court and trust funds.....		615,521 20			
Certificates of deposit.....		1,318,809 68			
Certified checks.....		25,208 81			
Trust dept., checks.....		24,942 78			
Dividends unpaid.....		160 00			
Interest accrued payable.....		136,610 00			
					\$19,157,432 72
Surplus.....					\$2,276,520 29

BUFFALO LOAN, TRUST AND SAFE DEPOSIT COMPANY, BUFFALO.

[Examined November 14, 1905.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed. ¹
Bonds:					
United States.....	2	\$20,000 00	103		\$20,600 00
Imp. Japanese Gov't.....	6	14,000 00	98½	\$210 00	13,790 00
Imp. Japanese Gov't.....	4½	22,800 00	92		23,020 00
Chi. & Alton R. R., ref., 1st mtg.....	3	16,400 00	82		16,400 00
City of New York.....	3½	53,875 00	Par.	3,875 00	50,000 00
Union Pac. R. R., 1st mtg.....	4	10,400 00	105		10,500 00
Northern Pac. R. R., prior lien	4	10,300 00	105		10,500 00
Western Pac. R. R., 1st mtg.....	5	9,500 00	95		9,500 00
Missouri Pac. R. R., coll. tr.....	5	10,600 00	107		10,700 00
Chic., Bur. & Q., joint.....	4	20,000 00	101		20,200 00
Chi., R. I. & Pac. R. R., 1st mtg., ref.....	4	24,250 00	96½	125 00	24,125 00
Ches. & Ohio R. R., gen. mtg.....	4½	10,500 00	107½		10,750 00
St. L., Memphis & So. East'n.....	4½	9,775 00	97	75 00	9,700 00
Detroit United Ry. Co., 1st cons.....	4½	9,425 00	95		9,500 00
Cataract Power & Conduit Co., 1st.....	5	34,375 00	101	35 00	34,340 00
Buffalo Gen'l Elec., 1st.....	5	21,850 00	103		22,145 00
International Traction Co.....	4	20,830 00	82	330 00	20,500 00
Traders' Paper Co., 1st.....	6	92,000 00	100		92,000 00
United Ind. Fibre Co., 1st.....	6	48,000 00	100		48,000 00
Nat'l Sugar Mfg. Co., Colo, 1st	6	20,000 00	100		20,000 00
Bonds and mortgages.....	Var.	608,714 26			608,714 26
Collateral loans.....		1,441,169 85		3,700 00	1,437,469 85
Due from banks and trust companies.....		665,478 53			665,478 55
Treas. of U. S., mut. cur. sent for redemption.....		5,500 00			5,500 00
Cash.....		159,054 46			159,054 46
Exchanges.....		6,549 57			6,549 57
Vaults and safes.....		5,000 00			5,000 00
Overdrafts.....		196 82			196 82
Interest accrued.....					46,963 49
					\$3,412,097 00
LIABILITIES.					
Capital stock.....		\$200,000 00			
Due depositors.....		3,083,904 08			
Interest, taxes, salaries and rent accrued.....		39,647 42			
					3,323,551 50
Surplus.....					\$88,545 50

CENTRAL TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[Examined October 9, 1905.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
United States reg.....	3	\$53,312 50	104	\$1,312 50	\$52,000 00
City of New York, Harlem bridge.....	3	344,987 50	99½	2,575 00	342,412 50
City of New York, dock.....	3	500,000 00	98	20,000 00	480,000 00
City of New York, armory.....	3	250,000 00	99½	625 00	249,375 00
City of New York, water.....	3	88,660 00	100	660 00	88,000 00
Troy City Railway, 1st.....	5	94,750 00	114	.....	114,000 00
New York Dock Co., 1st.....	4	157,098 75	97	.....	179,450 00
Union Elev. Ry., Chicago, 1st.....	5	450,000 00	107	.....	535 000 00
Metropolitan St. Ry., ref.....	4	362,119 18	91½	20,824 18	341,295 00
West Chicago St. Ry., consols.....	5	159,878 62	86	5,078 62	154,800 00
Mutual Fuel Gas Co., Chicago, 1st.....	5	44,851 39	104	.....	104,000 00
N. Y. Gas & Elec. Lt., H. & P. Co., 1st.....	5	3,680,620 00	110	.....	3,806,000 00
Third Ave. R. R., 1st.....	4	3,355,360 00	95½	142,740 00	3,212,620 00
Chi., R. I. & Pac., gold, 1902.....	4	849,440 87	100	.....	876,000 00
Hackensack Water Co., 1st.....	4	139,875 00	98	.....	144,000 00
Penn., equip. cts.....	3½	288,565 00	100	.....	300,000 00
Seaboard Air Line, col. trust.....	5	25,000 00	105	.....	26,250 00
United States of Mexico.....	4	366,300 00	94	.....	370,360 00
Chic. & E. Illinois, equip. cts.....	5	108,160 93	100	.....	217,000 00
Western Maryland, 1st.....	4	451,562 50	89	6,562 50	445,000 00
Cin., Hamilton & Dayton, col. tr. notes.....	4½	74,552 50	97	.....	95,060 00
Jekyl Island Club, 1st.....	4½	75,000 00	100	.....	75,000 00
Imperial Japanese Gov't, 2d series.....	4½	39,753 00	91	.....	45,500 00
Wheeling & Lake Erie, 1st.....	4	76,521 82	91	1,901 82	74,620 00
Mexican Central R. R., gold notes.....	6	100,375 00	101½	.....	101,500 00
National R. R., Mexico, notes.....	5	199,750 00	100	.....	200,000 00
Pere Marquette, ref.....	4	217,880 67	Cost	.....	217,880 67
Stocks:					
Sloss-Sheffield S. & I. Co., pfd.....		21,847 60	110	.....	110,000 00
Hudson Trust Co., Hoboken.....		25,000 00	550	.....	55,000 00
United Metals Selling Co.....		110,000 00	200	.....	200,000 00
Municipal Gas Co., Albany.....		3,149.02	350	.....	44,100 00
Syndicate Participations:					
Chicago City Ry.....		1,321,932 50	Cost	.....	1,321,932 50
Penna. R. R., 3½ 10 yr. conv.....		592,183 79	Cost	.....	592,183 79
N. Y. Central & H. R. R. R., refdg.....		382,578 12	Cost	.....	382,578 12
People's Gas Light & C. Co., refdg.....		547,135 82	106	.....	612,680 00
American Smelters Securities.....		46,750 00	Cost	.....	46,750 00
Consolidated Indiana Coal Co.....		96,458 33	Cost	.....	96,458 33
Western Maryland, 1st m.....		130,510 00	Cost	.....	130,510 00
Detroit United Ry.....		40,500 00	Cost	.....	40,500 00
Wabash, 5% notes.....		115,718 75	Cost	.....	115,718 75
Colorado Southern, refdg.....		200,000 00	Cost	.....	200,000 00
Mexican Central, 5% notes.....		5,000 00	Cost	.....	5,000 00
Pere Marquette, refdg.....		157,716 38	Cost	.....	157,716 38
Western Pacific.....		1,438,750 00	Cost	.....	1,438,750 00
Cin., Hamilton & Dayton refdg.....		600,301 95	Cost	.....	600,301 95
Demand loans.....		51,487,730 31	.....	.....	51,487,730 31
Time loans.....		5,103,171 39	.....	.....	5,103,171 39
Bills purchased.....		189,319 05	.....	.....	189,319 05
Bonds and mortgages.....		242,180 98	.....	.....	242,180 98
Real estate.....		1,016,606 20	.....	.....	1,016,606 20
Cash in office.....		43,486 70	.....	.....	43,486 70
Due from other banks.....		7,199,827 37	.....	.....	7,199,827 37
Interest accrued on loans.....		164,480 19	.....	.....	164,480 19
Interest accrued on bonds and mortgages.....		2,586 93	.....	.....	2,586 93
Rent accrued, tenants.....		13,348 61	.....	.....	13,348 61
					\$84,460,040 72

CENTRAL TRUST COMPANY OF NEW YORK, NEW YORK CITY -(Continued).

LIABILITIES.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Capital stock.....		\$1,000,000 00			
Depositors.....		57,026,424 33			
Certificates of deposit.....		1,864,313 27			
Accepted checks.....		1,922,311 31			
Coupon accounts.....		1,500,270 90			
Trust accounts.....		5,947,548 52			
Interest accrued on deposits.....		519,720 37			
Rent accrued Central Trust Co.....		6,027 78			
Taxes accrued.....		30,083 33			
Rebate on bills purchased.....		11,940 84			
					\$39,828,640 65
Surplus.....					\$14,631,400 07

CHAUTAUQUA COUNTY TRUST COMPANY, JAMESTOWN.

[Examined December 6, 1903.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of Jamestown, school.....	4	\$3,000 00	100		\$3,000 00
City of New York, corp. stk.....	3½	25,250 00	*100	\$49 30	25,160 70
City of New York, corp. stk.....	3½	25,250 00	*100	162 40	25,087 60
City of New York, corp. stk.....	3½	15,000 00	*100		15,052 60
Atch., Top. & Santa Fe R.R., gen'l mtg.....	4	10,200 00	102½		10,250 00
Atlantic Coast Line R.R., 1st cons.....	4	20,600 00	102½	150 00	20,450 00
Baltimore & Ohio R.R. (S. W. div.).....	3½	12,845 00	92		12,880 00
Baltimore & Ohio R.R., 1st. mtg.....	4	10,275 00	103		10,300 00
Brooklyn Ferry Co., 1st. con. Chesapeake & Ohio R.R., gen'l mtg.....	5	2,200 00	54		2,700 00
Chicago & Alton R.R., 1st. lien Chi., R. I. & Pac. R.R., gen'l mtg.....	4½	5,000 00	108		5,400 00
Chicago & Alton R.R., 1st. lien Chi., R. I. & Pac. R.R., gen'l mtg.....	3½	7,850 00	80½		8,050 00
Chi., R. I. & Pac. R.R., 1st. ref. Central R.R. of N. J., gen. mtg Central Pac. R.R., 1st. ref. Central Pac. R.R., Short Line. Cleve., C. C. & St. Louis R.R., gen. mtg.....	4	10,550 00	105½	25 00	10,525 00
Chi., R. I. & Pac. R.R., 1st. ref. Central R.R. of N. J., gen. mtg Central Pac. R.R., 1st. ref. Central Pac. R.R., Short Line. Cleve., C. C. & St. Louis R.R., gen. mtg.....	4	9,500 00	95½		9,575 00
Chi., R. I. & Pac. R.R., 1st. ref. Central R.R. of N. J., gen. mtg Central Pac. R.R., 1st. ref. Central Pac. R.R., Short Line. Cleve., C. C. & St. Louis R.R., gen. mtg.....	5	6,700 00	134		6,700 00
Chi., R. I. & Pac. R.R., 1st. ref. Central R.R. of N. J., gen. mtg Central Pac. R.R., 1st. ref. Central Pac. R.R., Short Line. Cleve., C. C. & St. Louis R.R., gen. mtg.....	4	10,000 00	101½		10,175 00
Chi., R. I. & Pac. R.R., 1st. ref. Central R.R. of N. J., gen. mtg Central Pac. R.R., 1st. ref. Central Pac. R.R., Short Line. Cleve., C. C. & St. Louis R.R., gen. mtg.....	4	19,300 00	101½		20,300 00
Chi., Burl. & I. R.R. (Ill. div.) Empire Worsted Mills of Jamestown, N. Y., 1st.....	3½	20,200 00	102½		20,500 00
Chi., Burl. & I. R.R. (Ill. div.) Empire Worsted Mills of Jamestown, N. Y., 1st.....	3½	19,150 00	95	150 00	19,000 00
Empire Worsted Mills of Jamestown, N. Y., 1st.....	5	5,000 00	*100		5,105 00
Erie R.R., 1st. con., prior lien. Hocking Valley R.R., 1st. con. Illinois Cent. R.R., coll. trust. Illinois Cent. R.R., purch. lines Jamestown L'g & S. Co., 1st. Lake Erie & Western R.R., 2d mtg.....	4	19,770 00	101½		20,250 00
Erie R.R., 1st. con., prior lien. Hocking Valley R.R., 1st. con. Illinois Cent. R.R., coll. trust. Illinois Cent. R.R., purch. lines Jamestown L'g & S. Co., 1st. Lake Erie & Western R.R., 2d mtg.....	4½	10,950 00	111		11,100 00
Erie R.R., 1st. con., prior lien. Hocking Valley R.R., 1st. con. Illinois Cent. R.R., coll. trust. Illinois Cent. R.R., purch. lines Jamestown L'g & S. Co., 1st. Lake Erie & Western R.R., 2d mtg.....	4	5,200 00	104½		5,237 50
Erie R.R., 1st. con., prior lien. Hocking Valley R.R., 1st. con. Illinois Cent. R.R., coll. trust. Illinois Cent. R.R., purch. lines Jamestown L'g & S. Co., 1st. Lake Erie & Western R.R., 2d mtg.....	3½	18,800 00	95		19,000 00
Erie R.R., 1st. con., prior lien. Hocking Valley R.R., 1st. con. Illinois Cent. R.R., coll. trust. Illinois Cent. R.R., purch. lines Jamestown L'g & S. Co., 1st. Lake Erie & Western R.R., 2d mtg.....	5	8,000 00	100		8,000 00
Erie R.R., 1st. con., prior lien. Hocking Valley R.R., 1st. con. Illinois Cent. R.R., coll. trust. Illinois Cent. R.R., purch. lines Jamestown L'g & S. Co., 1st. Lake Erie & Western R.R., 2d mtg.....	5	5,000 00	115½		5,775 00
Erie R.R., 1st. con., prior lien. Hocking Valley R.R., 1st. con. Illinois Cent. R.R., coll. trust. Illinois Cent. R.R., purch. lines Jamestown L'g & S. Co., 1st. Lake Erie & Western R.R., 2d mtg.....	3½	10,000 00	100½		10,075 00
Erie R.R., 1st. con., prior lien. Hocking Valley R.R., 1st. con. Illinois Cent. R.R., coll. trust. Illinois Cent. R.R., purch. lines Jamestown L'g & S. Co., 1st. Lake Erie & Western R.R., 2d mtg.....	4	10,000 00	100		10,000 00
Erie R.R., 1st. con., prior lien. Hocking Valley R.R., 1st. con. Illinois Cent. R.R., coll. trust. Illinois Cent. R.R., purch. lines Jamestown L'g & S. Co., 1st. Lake Erie & Western R.R., 2d mtg.....	4	20,550 00	105		21,000 00
Erie R.R., 1st. con., prior lien. Hocking Valley R.R., 1st. con. Illinois Cent. R.R., coll. trust. Illinois Cent. R.R., purch. lines Jamestown L'g & S. Co., 1st. Lake Erie & Western R.R., 2d mtg.....	4	9,600 00	97		9,700 00
Erie R.R., 1st. con., prior lien. Hocking Valley R.R., 1st. con. Illinois Cent. R.R., coll. trust. Illinois Cent. R.R., purch. lines Jamestown L'g & S. Co., 1st. Lake Erie & Western R.R., 2d mtg.....	4	18,850 00	101½		20,300 00
Erie R.R., 1st. con., prior lien. Hocking Valley R.R., 1st. con. Illinois Cent. R.R., coll. trust. Illinois Cent. R.R., purch. lines Jamestown L'g & S. Co., 1st. Lake Erie & Western R.R., 2d mtg.....	3	15,050 00	77		15,400 00
Erie R.R., 1st. con., prior lien. Hocking Valley R.R., 1st. con. Illinois Cent. R.R., coll. trust. Illinois Cent. R.R., purch. lines Jamestown L'g & S. Co., 1st. Lake Erie & Western R.R., 2d mtg.....	4	20,150 00	101½		20,350 00
Erie R.R., 1st. con., prior lien. Hocking Valley R.R., 1st. con. Illinois Cent. R.R., coll. trust. Illinois Cent. R.R., purch. lines Jamestown L'g & S. Co., 1st. Lake Erie & Western R.R., 2d mtg.....	3½	8,900 00	89		8,900 00
Erie R.R., 1st. con., prior lien. Hocking Valley R.R., 1st. con. Illinois Cent. R.R., coll. trust. Illinois Cent. R.R., purch. lines Jamestown L'g & S. Co., 1st. Lake Erie & Western R.R., 2d mtg.....					

CHAUTAUQUA COUNTY TRUST COMPANY, JAMESTOWN.—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
N. Y. C. & H. R. R.R., deb.ex.	4	\$20,000 00	100	.....	\$20,000 00
Oregon & Short Line R.R., ref & guar.....	4	19,200 00	96	.....	19,200 00
Penn. R.R., coll. tr. ctf., series B.....	3½	9,200 00	94	.....	9,400 00
Penn. R.R., conv.....	3½	9,500 00	103	.....	10,300 00
Reading Co., gen'l mtg.....	4	20,350 00	103	.....	20,600 00
Swedish loan.....	4	9,460 00	100	.....	9,700 00
St. Louis & Iron Mt. R.R., uni. & ref.....	4	18,800 00	94½	.....	18,900 00
Travelers' Ins. Co., paid-up policy, c. value.....	4	1,800 00		.....	1,971 00
Union Nat. Gas Co., coll. tr.....	6	10,000 00	101	.....	10,100 00
Bonds and mortgages.....	Var.	242,615 18		.....	242,615 18
Banking house and lot.....		50,000 00		.....	50,000 00
Loans, demand.....	Var.	518,589 56		.....	518,589 56
Loans, time.....	Var.	935,685 57		.....	935,685 57
Overdrafts.....		439 54		.....	439 54
Due from banks, bankers and trust companies.....	Var.	328,409 00		.....	328,409 00
Cash.....		87,910 73		.....	87,910 73
Estimated interest accrued on demand loans.....				.....	2,576 63
Estimated interest accrued on bds. & mtgs.....				.....	4,318 82
Estimated interest accrued on bank accounts.....				.....	157 38
					\$2,716,472 01
LIABILITIES.					
Capital stock.....		\$250 000 00			
Due depositors subject to check	Var.	1,455,618 16			
Due certificates of deposit.....	Var.	895,088 03			
Due Treasurer, State of N. Y.....	3	15,000 00			
Due banks, bankers and trust companies.....	Var.	20,202 29			
Estimated interest accrued on deposits.....		413 98			
Estimated interest accrued on ctfs. of dep.....		13,426 22			
Estimated interest accrued to Treas., State of N. Y.....		191 25			
Estimated taxes accrued.....		1,500 00			
Rebate loans, time.....		7,017 63			
Salaries.....		306 33			
					2,658,763 89
Surplus.....					\$57,708 12

CHEMUNG CANAL TRUST COMPANY, ELMIRA.

[Examined November 22, 1905.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York, corp. stk.....	3½	\$140,400 00	*100	\$5,400 00	\$135,000 00
City of New York, corp. stk.....	3½	312,000 00	*100	12,000 00	300,000 00
City of Syracuse, high-school.....	3½	30,000 00	*100	.....	30,000 00
City of Elmira.....	3-35	28,000 00	*100	.....	28,000 00
City of Elmira, city hall.....	4½	16,950 00	*110	450 00	16,500 00
City of Elmira, pav.....	4½	16,950 00	*110	450 00	16,500 00
City of Elmira.....	4	4,210 00	*104	.....	4,180 00
City of Rochester, water.....	3½	50,000 00	*100	.....	50,000 00
City of New York, rapid tran. changeable.....	3½	1,036 88	*100	36 88	1,000 00
County of Westchester, N. Y.....	3½	7,065 63	*100	65 63	7,000 00
	3½	15,000 00	*100	.....	15,000 00

*Add interest.

CHEMUNG CANAL TRUST COMPANY, ELMIRA—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Town of Horseheads, School Dist. 11.....	4	\$2,500 00	*100		\$2,500 00
Town of Southport, bridge.....	4	1,600 00	*100		1,600 00
Atchison, Top. & S. Fe, genl. m.....	4	78,750 00	102½	\$1,875 00	76,875 00
Atch., Top. & S. Fe, adj.....	4	212,300 00	93½	6,600 00	205,700 00
Baltimore & Ohio.....	4	20,950 00	103	350 00	20,600 00
Central Pacific.....	3½	44,000 00	89		44,500 00
Central Pacific.....	4	150,000 00	101½		152,250 00
Chic., R. I. & Pac., series E.....	4	4,950 00	97½	75 00	4,875 00
Chic., R. I. & Pac., series H.....	4	4,950 00	96½	125 00	4,825 00
Central Ry. of Georgia, cons. m.....	5	28,406 95	113½	31 95	28,375 00
Columbus & Hocking Valley.....	4	2,525 00	99	50 00	2,475 00
Erie Railroad (Penn. coll.).....	4	23,500 00	95½		23,875 00
Erie R.R., 1st cons. mtg.....	7	180,900 00	133	1,350 00	179,550 00
Greenbrier R.R. (guar. by C. & O. Ry.), 1st mtg.....	4	13,440 00	96½		13,510 00
Hocking Valley R.R., 1st cons. mtg.....	4½	54,000 00	111		55,500 00
Lehigh & Wilkes. Coal Co.....	4½	152,510 00	101½		153,265 00
Louisville & Nashville.....	4	24,625 00	98½		24,625 00
Metropolitan Street Ry.....	4	91,000 00	89	2,000 00	89,000 00
Southern Ry., 1st cons. mtg.....	5	29,250 00	120		30,000 00
Wheeling & Lake Erie, 1st cons. mtg.....	4	18,400 00	91	200 00	18,200 00
St. Louis, Iron Mt. & So., uni. & ref.....	4	23,085 00	94		23,500 00
Chic., R. I. & Pac. R.R., ref.....	4	24,250 00	96½	125 00	24,125 00
Buffalo & Susq. Ry. Co.....	4½	25,000 00	100		25,000 00
Rio Grande Western, 1st coll. m.....	4	10,920 00	91		10,920 00
St. Louis, I. M. & So. (River & Gulf div.).....	4	19,100 00	94½	200 00	18,900 00
Imp. Japanese Gov., 2d ser., £3,500.....	4½	15,538 95	92½		16,187 50
Imp. Japanese Gov., £20,000.....	6	50,000 00	99	500 00	49,500 00
Baltimore & Ohio (P. L. E. & W. Va. system).....	4	24,843 75	98	343 75	24,500 00
Atlantic & Dansville Ry., 1st m.....	4	9,650 00	98		9,800 00
Atlantic & Yadkin (guar. by So. Ry.), 1st m.....	4	9,775 00	95	275 00	9,500 00
Oregon Short Line.....	4	24,312 50	97	62 50	24,250 00
Southern Pac., ref.....	4	24,375 00	97	125 00	24,250 00
Missouri Pac.....	4	18,950 00	93½	250 00	18,700 00
Underground Elec. R.R., London, Eng.....	5	4,875 00	98½		4,925 00
St. Louis & San Francisco, notes.....	4½	19,450 00	97	50 00	19,400 00
N. Y. Gas, E. L. H. & P. Co.....	5	16,275 00	110½		16,575 00
Oregon Short Line, ref.....	4	48,437 50	97		48,500 00
Madison River Power Co., 1st m.....	5	5,760 00	95	60 00	5,700 00
Detroit, Ft. Wayne & Belle Isle.....	5	10,400 00	*104		10,400 00
Denver Cons. Elec. Co., cons. m.....	6	5,050 00	*103		5,150 00
Elmira Water, Lt. & R.R. Co., 1st m.....	5	210,120 00	*101	4,080 00	206,040 00
Elmira Water, Lt. & R.R. Co., 2d m.....	5	825 00	Book		825 00
Elmira Water Works Co.....	6	3,390 00	110	90 00	3,300 00
Jackson & Battle Creek Trac. Co., 1st m.....	5	32,000 00	*98	640 00	31,360 00
Kanawha & Hocking Coal & I. Co.....	5	29,400 00	*103	560 00	28,840 00
Knoxville, Tenn., Gas Co.....	5	7,000 00	*99	70 00	6,930 00
Omaha Gas Mfg. Co.....	6	5,400 00	*101	350 00	5,050 00
Union Elec. Lt. & Power Co.....	5	26,250 00	*103	50 00	25,750 00
Evansville & Princeton Trac. Co.....	5	4,850 00	*97		4,850 00
United El. Lt. & P. Co., Baltimore.....	4½	25,000 00	*97	750 00	24,250 00
Flint, Mich., ref. water.....	5	5,000 00	*100		5,000 00

*And interest.

CHEMUNG CANAL TRUST COMPANY, ELMIRA—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Clearfield Bituminous Coal Corp.	4	\$36,800 00	*92		\$36,800 00
Bay City Gas Co., gen. m.	5	12,675 00	*98		12,740 00
Laclede Gas Lt. Co., ref. m.	5	26,375 00	*105		26,250 00
United Gas & Elec. Co., N. Y.	5	24,500 00	*98		24,500 00
Portland, Ore., Gen. Elec.	5	25,625 00	*103		25,750 00
C. Moench Sons Co.	6	4,750 00	*100		4,750 00
Cons. G., E. Lt. & P. Co., Bal- timore.	4½	43,500 00	*37		43,500 00
Stocks:					
Commonwealth Trust Co., Buffalo		5,000 00	200		5,000 00
Standard Oil Co.		72,000 00	600		72,000 00
Bonds and mortgages.	Var.	124,460 00			124,460 00
Loans.		1,930,321 66		\$1,700 00	1,928,621 66
City orders.		23,293 04			23,293 04
Overdrafts.		2 61			2 61
Furniture and fixtures.		9,357 68		3,813 20	5,574 48
Northern Central R. R., pay chks		7,706 96			7,706 96
Cash.		448,641 34			448,641 34
Exchanges.		4,971 50			4,971 50
Cash items.		1,989 91			1,989 91
Due from sundry banks.		39,679 85			39,679 85
Knickerbocker Trust Co., N. Y.		148,202 69			148,202 69
Importers & Traders' Nat. Bk., N. Y.		8,103 61			8,103 61
N. Y. State Nat. Bk., Albany.		35,767 34			35,767 34
National City Bank, N. Y.		5,000 00			5,000 00
Merchants' Nat. Bk., N. Y.		5,000 00			5,000 00
N. Y. Nat'l Exch. Bk., N. Y.		5,000 00			5,000 00
Nat'l Bk. of Commerce, N. Y.		10,000 00			10,000 00
Citizens' Cent. Nat'l Bk., N. Y.		5,000 00			5,000 00
Fourth National Bk., N. Y.		20,000 00			20,000 00
Bank of America, N. Y.		5,000 00			5,000 00
Van Norden Trust Co., N. Y.		10,000 00			10,000 00
Albany Trust Co., Albany.		10,000 00			10,000 00
Fourth St. National Bk., Phila., Pa.		92,349 68			92,349 68
Gerard National Bank, Phila., Pa.		10,000 00			10,000 00
Philadelphia Nat'l Bk., Phila., Pa.		10,000 00			10,000 00
Merchants' Nat. Bk., Phila.		5,000 00			5,000 00
Interest accrued.					17,833 60
					\$5,705,725 77
LIABILITIES.					
Capital.		\$600,000 00			
Deposits subject to check.		1,556,037 60			
Demand certificates of deposit.		2,843,219 16			
Time certificates of deposit.		117,577 07			
Due savings banks and saving and loan associations.		59,484 20			
Due other banks.		15,006 54			
Certified checks.		7,425 06			
Bal. int. acc. due on deposits.		11,378 12			
Salaries and rent accrued.		2,385 06			
Taxes accrued.		3,600 00			
Rebate on loans and discounts.		15,749 02			
					5,231,861 74
Surplus.					\$473,864 03

*And interest.

CITIZENS' TRUST COMPANY, UTICA.

[Examined October 30, 1905.]

ASSETS.	Rate of inter- est.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
Danville, Urbana & Cham- paign Ry.	5	\$3,960 00			\$3,960 00
Nor. Tex. Tract. Co.	5	5,000 00			5,133 33
Union Elec. Lt. & Power Co., St. Louis	5	5,000 00			5,241 66
Detroit Edison Co.	5	5,000 00			5,233 33
Imp. Japanese.	4½	4,403 20			4,431 70
Utica Belt Line Ry.	5	13,200 00			13,200 00
City of N. Y., corp. stock.	3½	100,000 00			135,265 00
City of N. Y., corp. stock.	3½	30,000 00			
State of New York, canal.	3	26,125 00		\$500 00	25,625 00
Sch. Dist. No. 13, New Hart- ford	5	1,500 00			1,500 00
City of Utica, temp. loan.	4	117,800 00			119,193 42
Stocks:					
Utica Sunday Tribune Co.		737 25			737 25
Loans.		1,159,748 89		6,230 46	1,153,518 43
Bonds and mortgages.	Var.	64,850 00			64,850 00
Furniture and fixtures.		3,535 47			3,535 47
Revenue stamps.		66 64			66 64
Mohawk River, straightening account.		23,786 18			23,786 18
Overdrafts.		1,977 71			1,977 71
Due from other banks, trust companies, etc.	Var.	107,391 96			107,391 96
Cash.		37,666 17		227 36	37,438 81
Accrued interest, estimated, bonds and mortgages.					1,214 27
Accrued interest, estimated, demand loans.					4,268 00
Accrued interest, estimated, bank accounts.					165 53
Rebate, time loan payable.					247 89
					\$1,717,981 58
LIABILITIES.					
Capital stock.		\$200,000 00			
Individual deposits.	Var.	1,192,295 59			
Certificates of deposit.	Var.	27,630 98			
Secretary's checks and certified checks.		22,597 46			
Treasurer of State of N. Y.	Var.	45,000 00			
Building and loan associations.	Var.	4,079 23			
Due to other banks, trust com- panies, etc.	Var.	10,855 50			
Loan payable.	Var.	80,000 00			
Estimated interest accrued, de- posits.		6,754 49			
Estimated interest accrued, cer- tificates of deposit.	Var.	460 15			
Estimated interest accrued, Treas. State of N. Y.		274 30			
Estimated interest accrued, loan payable.		247 75			
Taxes accrued.		1,070 00			
Rentals accrued.		575 00			
Salaries accrued.		800 00			
Rebate, time loans.		8,061 47			
					\$1,600,701 92
Surplus.					\$117,279 66

COLONIAL TRUST COMPANY, NEW YORK CITY

[Examined October 19, 1905.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York.....	3½	\$202,580 00	101½	\$80 00	\$202,500 00
City of New York.....	3½	151,470 00	101		151,500 00
City of New York.....	3½	355,705 00	101½	455 00	355,250 00
City of New York.....	3½	75,787 50	101	37 50	75,750 00
City of New York, Brooklyn.	3½	202,860 00	101½	360 00	202,500 00
City of Chicago.....	4	52,250 00	105		52,500 00
Chi., Minn. & St. Paul, gen. B.	3½	100,000 00	100		100,000 00
Reading Co. (J. C. coll.)	4	50,000 00	100		50,000 00
Cleve., Loraine & Wheeling, gen.....	5	52,250 00	105		52,500 00
Kings Co. E. R. R., 1st.....	4	93,000 00	93		93,000 00
Tenn. Coal, I. & R. R., gold.....	5	97,500 00	100		100,000 00
Detroit So. R. R.....	4	102,000 00	85		102,000 00
Chi., R. I. & Pac., col. tr.....	4	77,025 00	97	395 00	76,630 00
St. Louis & San. Fran., 1st ref.....	4	70,310 00	89½		70,705 00
International Paper Co.....	5	92,000 00	93		93,000 00
Oregon Short Line R. R., ref.....	4	95,875 00	97		97,000 00
Western Pac. R. R., 1st.....	5	186,000 00	93		186,000 00
International Steam Pump Co	6	102,500 00	103		103,000 00
Stock:					
Colonial Safe Deposit Co.....		114,195 00	Book		114,195 00
Nat'l Park Bank.....		75,000 00	500		75,000 00
Home Ins. Co.....		40,000 00	400		40,000 00
German Amer. Bank, Buffalo.		15,500 00	150	500 00	15,000 00
Bonds and mortgages.....	Var.	71,950 00			71,950 00
Real estate.....		46,235 90			46,235 90
Loans, time.....		14,657,902 87			14,657,902 87
Loans, demand.....		6,312,641 68			6,312,641 68
Bills purchased.....		2,038,065 79			2,038,065 79
Cash on hand.....		1,021,347 03			1,021,347 03
Due from Nat'l Park Bank, N. Y.		2,588,767 56			
Due from the Plaza Bank, N. Y.		59,720 91			
Due from Mount Morris Bank, N. Y.....		56,959 43			
Interest accrued.....		\$29,257,398 67			2,705,447 90
					188,633 19
					\$29,450,254 36
LIABILITIES.					
Capital stock.....		\$1,000,000 00			
Due to depositors.....		26,223,092 67			
Certified checks.....		240,372 49			
Interest accrued.....		236,472 57			
					27,699,937 73
Surplus.....					\$1,750,316 63

COLUMBIA TRUST COMPANY, NEW YORK CITY.

[Examined January 30, 1906.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York.....	3½	\$1,000,000 00	100		\$1,000,000 00
Amount loaned on collateral.....		3,655,650 00			3,655,650 00
Other loans, including bills pur- chased.....		250,000 00			250,000 00
Due from trust companies, banks, bankers and brokers.....		361,417 59			361,417 59
Cash on hand.....		197,547 19			197,547 19
					\$5,464,614 78
Interest accrued receivable.....		20,128 51			

COLUMBIA TRUST COMPANY, NEW YORK CITY—(Continued).

LIABILITIES.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Capital stock.....		\$1,000,000 00			
Individual or corporation deposits subject to check, not preferred.....		2,400,404 24			
Time ctf's of deposit, not preferred.....		50,000 00			
Demand ctf's of deposit, not preferred.....		204,724 66			
Amount due trust companies, banks, bankers and brokers.....		709,905 47			
Preferred deposits:					
Due as executor, etc.....		52,601 79			
Certified checks.....		9,377 88			
Reserved for taxes.....		3,333 34			
					\$4,430,347 38
Surplus.....					\$1,034,267 40
Interest accrued payable.....		6,974 98			
Surplus after charging and crediting accrued interest.....					1,047,420 93

COLUMBUS TRUST COMPANY, NEWBURGH.

[Examined December 12, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of Niagara Falls.....	4	\$21,000 00	106		\$21,200 00
Town of Montgomery.....	5	500 00	101		500 00
Town of Cornwall.....	4	4,300 00	101½		4,321 50
Seaboard Air Line Ry. (Atlanta & Birm. div.).....	4	14,200 00	95		14,250 00
Atlanta & Birm.....	5	5,100 00	103		5,150 00
Balto. & Ohio.....	4	11,300 00	103		11,330 00
Seaboard Air Line Ry. (Balto. & Ohio, S. W. div.).....	3½	18,600 00	96		19,200 00
Bangor & Aroostook R. R., cons. r.f.....	4	9,600 00	98		9,800 00
Bay of Quinte Ry. Co.....	5	10,200 00	103		10,300 00
Bellingham Bay and Brit. Col.....	5	5,100 00	103		5,150 00
Buffalo & Susquehanna.....	4	24,300 00	100		25,000 00
Buffalo & Susquehanna Iron Co.....	5	9,900 00	100		10,000 00
Buffalo & Susquehanna Iron Co.....	5	14,800 00	100		15,000 00
Bush Term. Co.....	5	5,400 00	92		5,520 00
Bush Term. Co.....	5	14,600 00	99		14,850 00
Central of Georgia Ry.....	5	5,500 00	113		5,650 00
Central of New Jersey.....	5	6,800 00	133	\$150 00	6,650 00
Chicago & Alton R. R., funding.....	3	8,400 00	82½	150 00	8,250 00
Chicago, R. I. & Pac.....	4	4,800 00	96½		4,825 00
Chicago, R. I. & Pac.....	4	4,200 00	79½	225 00	3,975 00
Cin., Indianapolis & Western.....	4	4,900 00	96½	75 00	4,825 00
Imperial Rolling Stock Co., Can. North equip.....	5	3,000 00	100		3,000 00
Denver & Rio Grande R. R.....	5	5,400 00	108		5,400 00
Des Moines & Ft. Dodge.....	4	4,800 00	97		4,850 00
Galveston, Houston & Henderson.....	5	10,300 00	102	100 00	10,200 00
Gila Valley, Globe & Northern.....	5	5,400 00	107½	25 00	5,375 00
Gulf & Ship Island R. R.....	5	31,200 00	103	300 00	30,900 00
Iowa Central Ry. Co.....	5	28,300 00	115		28,750 00
Internat'l & G't Northern R. R.....	5	5,000 00	101		5,050 00
Kanawha & Michigan Ry. Co.....	4	4,800 00	97		4,830 00
Kans. City, Ft. Scott & Memphis.....	4	8,800 00	87	100 00	8,700 00
Kentucky Central Ry.....	4	14,800 00	101½		15,225 00

COLUMBUS TRUST COMPANY, NEWBURGH—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Louisiana & Arkansas.....	5	\$20,600 00	104		\$20,800 00
Louisville, Henderson & St. Louis	5	11,300 00	114		11,400 00
Louisville & Nashville R. R.	4	25,700 00	106		26,500 00
Mason City & Ft. Dodge	4	9,100 00	91		9,100 00
Millen & So. Western R. R.	5	14,800 00	88	\$100 00	14,700 00
Mo., Kas. & Oklahoma R. R.	5	5,200 00	108½		5,425 00
Mo., Kas. & Texas Ry. Co.	5	15,400 00	106		15,900 00
Mo. & Pac. Ry. Co., trust	5	10,700 00	105½	150 00	10,550 00
Mo. & Pac. Ry. Co., cons.	6	12,000 00	121½		12,150 00
Norfolk & Southern Ry.	5	14,400 00	108	360 00	14,040 00
Ogdensburg & Lake Champlain.	4	20,000 00	100		20,000 00
Penn. & Mahoning Valley	5	5,200 00	104		5,200 00
Pere Marquette (L. E. & D. div.)	4½	9,800 00	104		10,400 00
Pittsburgh Terminal	5	5,400 00	106		5,450 00
Reading Co. (Jersey Central)	4	4,900 00	100		5,000 00
Rio Grande & Western	4	15,000 00	99½	75 00	14,925 00
Oregon Short Line R. R. Co.	4	19,300 00	95½	200 00	19,100 00
Rio Grande & Western	4	4,400 00	90		4,500 00
Santa Fe, Prescott & Phoenix	5	10,800 00	106		10,900 00
St. Joseph & Grand Island	4	4,700 00	94		4,700 00
Seaboard Air Line Ry. Co.	5	5,100 00	102		5,100 00
Sciota Valley & New Eng. R. R.	4	5,000 00	100½		5,025 00
St. Louis, I. M. & So. Ry., gen. cons.	5	5,800 00	116		5,800 00
St. Louis, I. M. & So. Ry., unifying & rh.	4	4,800 00	94½	75 00	4,725 00
St. Louis, I. M. & So. Ry., (River & Gulf div.)	4	18,900 00	94½		18,900 00
St. Louis, Memphis & So. Eastern R. R. Co.	4½	9,900 00	97½	175 00	9,725 00
Southern Pac. Co.	4	4,800 00	97½		4,862 50
Tacoma Eastern	5	5,100 00	102		5,100 00
Toledo, St. L. & Western	3½	27,000 00	91		27,900 00
Toledo & Ohio Central	4	9,200 00	97		9,700 00
Third Avenue H. R., N. Y.	4	7,800 00	96	120 00	7,680 00
Wabash R. R. Co.	5	5,800 00	110		5,800 00
W. Va., Central & Pittsburg	6	11,200 00	110	200 00	11,000 00
Wheeling & Lake Erie R. R. Co.	4	9,200 00	91	100 00	9,100 00
Wheeling & Lake Erie, ext. imp.	5	11,000 00	111½		11,150 00
Wheeling & Lake Erie, equip.	5	5,100 00	99	150 00	4,950 00
Wisconsin Central	4	13,800 00	95		14,250 00
Atlanta Gas Light Co.	5	5,200 00	105		5,250 00
Brooklyn Union Gas Co.	5	5,800 00	112½	175 00	5,625 00
Detroit Edison Ill. Co.	5	10,200 00	102		10,200 00
Edison Elect. Co. of N. Y.	5	10,500 00	102	300 00	10,200 00
Edison Elec. Co. of New Orleans	5	5,200 00	104		5,200 00
Equitable Gas & Elec. Co., Utica	5	5,200 00	103	50 00	5,150 00
Laclede Gas Lt. Co.	5	5,100 00	105		5,250 00
Municipal Gas & Elec. Co.	4½	4,900 00	100		5,000 00
Des Moines Edison Lt. Co.	5	10,200 00	102		10,200 00
Montreal Light & Heat Co.	4½	15,200 00	102		15,300 00
New York Gas, Elect. Lt., H. & P. Co.	5	16,300 00	108	100 00	16,200 00
New York Gas, Elect. Lt., H. & P. Co.	4	18,800 00	99		19,800 00
New York & Richmond Gas Co.	5	5,000 00	102		5,100 00
Syracuse Gas Co.	5	5,100 00	105		5,250 00
Union Elect. Lt. & P. Co.	5	10,300 00	103½		10,350 00
Utica Elect. Lt. & P. Co.	5	10,700 00	106	100 00	10,600 00
Cons. Water Co., Utica	5	8,000 00	102		8,160 00
Waterboro, Iowa, Water Co.	5	5,000 00	100		5,000 00
International Steam Pump Co.	6	5,100 00	104		5,200 00
St. Joseph Stock Yds. Co.	4½	15,000 00	100		15,000 00
United States of Mexico	4	9,400 00	92½	150 00	9,250 00
Republic of Cuba	5	10,200 00	105		10,500 00
Japanese Imperial Gov't	6	4,800 00	99		4,950 00
Japanese Imperial Gov't	4½	17,100 00	92½		17,527 50

COLUMBUS TRUST COMPANY, NEWBURGH—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Grove Mills Paper Co.	6	\$5,000 00	100		\$5,000 00
Imperial Rolling Stock Co. (Can. No.), equip.	4½	4,900 00	100		5,000 00
Colorado Springs & Cripple Creek Ry.	5	5,100 00	105		5,250 00
Georgia Midland Ry.	3	3,600 00	72		3,600 00
Gulf Beaumont & Kans. City Ry.	6	5,300 00	103	\$150 00	5,150 00
Middlesex Valley R. R.	5	8,000 00	108	440 00	7,560 00
New Mexico R. R. & Coal Co.	5	5,200 00	102	100 00	5,100 00
Savannah & Statesboro Ry. Co.	5	5,300 00	106		5,300 00
Buffalo & Susquehanna Ry Co	4½	10,100 00	100	100 00	10,000 00
Stocks:					
Allis-Chalmers, pf.		3,200 00	62	100 00	3,100 00
Chicago, Grt. Western, deb.		8,400 00	84		8,400 00
H. R. Worthington Pump Co., pfd.		8,100 00	118		8,378 00
Bonds and mortgages.	Var.	533,787 00			533,787 00
Bills discounted, \$646,423 38					
Time loans on collaterals. 103,202 66					
Demand loans. ... 90,787 84					
Banking house and lot.		840,413 88			840,413 88
Overdrafts.		50,000 00			50,000 00
Cash.		224 62			224 62
Exchanges.		32,114 57			32,114 57
Chase Nat'l Bank, New York. ...		3,071 86			3,071 86
Bowling Green Trust Co., New York.		6,195 64			6,195 64
Knickerbocker Trust Co., New York.		23,458 34			23,458 34
Trust Company of Amer., New York.		40,902 67			40,902 67
Albany Trust Co., Albany.		32,955 32			32,955 32
Fallkill Nat'l Bank, Po'keepsie. ...		5,722 78			5,722 78
Fallkill Nat'l Bank, Po'keepsie. ...		839 70			839 70
Nat'l Bank of Haverstraw.		96 86			96 86
National Bank of Orange Co., Goshen.		1,114 21			1,114 21
First Nat'l Bank, Fishkill Land g		2,868 25			2,868 25
Merchants' Nat'l Bank, Phila., Pa.		348 67			348 67
Interest accrued on demand loans.		749 98			749 98
Interest accrued on bonds and mortgages.		1,209 67			
Interest accrued on bank balances.		5,531 84			
		150 00			6,891 51
LIABILITIES.					\$2,602,815 36
Capital.		\$100,000 00			
Dividends unpaid.		9 00			
Trust deposits.		29 41			
Treasurer's checks.		2,267 61			
Certified checks.		1,031 85			
Certificates of deposit.		23,962 27			
Individual deposits.		2,352,676 49			
Livingston Manor Water Co.		2,629 22			
Albany Trust Co., Albany.		2,788 40			
State of N. Y. Nat'l Bank, Kings- ton.		258 87			
Orange County Trust Co., Mid- dletown.		366 62			
First Nat'l Bank, Ossining.		222 44			
Guaranty Trust Co., New York. ...		54 75			
Rebate on bills discounted and time loans.		6,820 00			
Interest accrued on deposits.		8,479 62			
Taxes accrued.		900 00			
Salaries accrued.		285 00			
					2,502,781 53
Surplus.					\$100,033 81

COMMONWEALTH TRUST COMPANY, BUFFALO.

[Examined November 11, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
United States.....	2	\$2,180 00	103	\$120 00	\$2,060 00
City of Buffalo.....	3½	50,000 00	*100		50,000 00
City of Buffalo.....	3½	90,000 00	*100		90,000 00
City of New York.....	3½	203,620 00	*100	3,620 00	200,000 00
International Traction Co.....	4	121,112 50	*82		123,000 00
Niagara Falls Power Co.....	5	204,116 25	*103		206,000 00
Niagara Falls Hyd. Power Co.....	5	100,000 00	*100		100,000 00
Wabash R. R., note.....	5	128,447 00	*100	447 00	128,000 00
C. H. & D., notes.....	4½	146,625 00	*97½	375 00	146,250 00
Buffalo Railway, 1st cons.....	5	56,000 00	*112		56,000 00
Lockport & Olcott Ry.....	5	47,623 86	102		48,960 00
Penn., conv.....	3½	95,062 50	103		108,000 00
Manhattan Ry., gen.....	4	8,010 00	104		8,320 00
Erie Ry., prior lien.....	4	97,437 50	102		102,000 00
Reading Ry., gen.....	4	200,415 00	102½		205,500 00
C., B & Q., joint.....	4	288,553 75	101		303,000 00
Chesapeake & Ohio, gen.....	4½	112,368 75	107½		117,175 00
C. C., C. & St. Louis.....	4	5,611 25	103½		6,210 00
Central of Georgia.....	5	106,220 00	113		113,000 00
Erie Ry., gen. mtg.....	4	174,136 25	93		186,000 00
Norfolk & Western, 1st cons. mtg.....	4	101,261 25	101½		101,500 00
N. Y. Central, deb.....	4	97,000 00	100		100,000 00
Atchison, adj. stamped.....	4	57,488 12	93½	920 62	56,567 50
Atch., adj. unstamped.....	4	134,434 38	93½	4,002 00	130,432 50
Southern Pac., 1st cons.....	4	291,468 75	97	468 75	291,000 00
Missouri Pac., coll. tr.....	4	189,937 50	93½	2,937 50	187,000 00
Central Pac. Short Line.....	4	193,537 51	97		194,000 00
Oregon Short Line.....	4	194,000 00	97		194,000 00
Japanese, 2d series.....	4½	110,575 00	92½		115,625 00
Chic., R. I. & Pac., ref.....	4	288,455 55	96½		289,500 00
Gulf & Ship Island Ry. Co., 1st ref.....	5	15,045 84	102		15,300 00
Demand loans.....		599,100 23			599,100 23
Time loans.....		744,521 13			744,521 13
Bonds and mortgages.....	Var.	165,100 00			165,100 00
Cash.....		113,187 15			113,187 15
Exchanges.....		3,890 79			3,890 79
Due from other banks and trust companies.....		675,287 88			675,287 88
U. S. Treasurer.....		10,000 00			10,000 00
Furniture and fixtures.....		4,500 00			4,500 00
Overdrafts.....		97 99			97 99
Accrued interest on bonds.....		10,726 13			
Accrued interest on bonds and mortgages.....		2,812 79			
Accrued interest on bank balances.....		650 00			
Accrued interest on time loans.....		7,433 72			
Accrued interest on demand loans.....		2,353 13			
					23,975 77
					\$6,309,080 94
LIABILITIES.					
Capital.....		\$500,000 00			
Individual deposits.....		4,535,089 63			
Certificates of deposit.....		221,039 42			
Due other banks and trust companies.....		342,211 96			
Deposits in trust.....		73,488 53			
Accrued interest due depositors.....		34,823 43			
Accrued interest due on certificates of deposit.....		3,164 64			
Accrued interest due on bank deposits, estimated.....		2,000 00			
Accrued taxes.....		4,800 00			
					5,716,617 61
Surplus.....					\$592,443 33

*And interest.

COMMONWEALTH TRUST COMPANY, NEW YORK CITY.

[Examined July 13, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York.....	3½	\$94,500 00	101½		\$95,681 25
City of New York.....	3½	300,000 00	102½		307,500 00
City of New York.....	3½	100,000 00	102½		102,500 00
Stocks:					
Bethlehem Steel Corp., pfd.....		246,935 00	80		272,480 00
Bethlehem Steel Corp., com.....			30		153,270 00
Dominion Securities Co.....		4,285 00	Book		4,265 00
Pueblo Title & Tr. Co.....		0 00			0 00
Amer. & Asiatic S. S. Co., pfd.....		0 00			0 00
Amer. & Asiatic S. S. Co., com.....		0 00			0 00
Premium account.....		8,488 86			
U. S. Shipbuilding Sec., syn.....		1,000 00	Book		1,000 00
Loans:		30,500 00			30,500 00
Cash in office.....		248 40			248 40
Due from Amer. Exch. Nat. Bank.....		1,312 25			1,312 25
Due from National Park Bank.....		6,000 00			6,000 00
Due from First Nat. Bank, Boston.....		1,205 17			1,205 17
					\$975,962 07
LIABILITIES.					
Capital stock.....		\$500,000 00			
Due depositors.....		2,931 14			
Secretary's checks.....		17 89			
Bills payable:					
Loan from Amer. Exch. Nat. Bank.....		190,000 00			
Loan from National Park Bk.....		50,000 00			
Loan.....		30,000 00			
					772,949 03
Surplus.....					\$203,013 04

COUNTY TRUST COMPANY WHITE PLAINS.

[Examined January 5, 1906.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York, corp. stk.....	3½	\$104,606 20	100	\$3,974 26	\$100,631 94
Village of White Plains, ctfs. of indebt.....	5	25,000 00	100		25,197 92
Balt. & Ohio R. R., 1st mtg.....	4	10,125 00	103½		10,350 00
Atch., Top. & Santa Fe R. R., gen. mtg.....	4	9,962 50	103½		10,325 00
Chi., Bur. & Quincy, joint.....	4	19,468 75	100		20,000 00
Chessp. & Ohio R. R., gen'l.....	4½	20,650 00	108	50 00	21,600 00
Mo. Pac. R. R., 1st.....	6	12,085 00	123½		12,375 00
Hocking Valley R. R. ex.....	4	11,210 00	103½		11,365 00
Oregon Short Line R. R., ref'd.....	4	19,150 00	96		19,200 00
Chi., Rock Is. & Pac., gen'l.....	4	10,150 00	103		10,300 00
Penna. R. R. conv.....	3½	1,500 00	99½	11 25	1,488 75
Adams Express Co., 1st mtg.....	4	15,416 25	104		15,600 00
Missouri, Kans. & Texas R. R., gen'l.....	4	14,823 75	100½		15,075 00
Union Pac. R. R., 1st.....	4	15,412 50	105		15,760 00
Western Union Tel. Co., gen'l.....	4½	15,381 25	104½		15,675 00
Rio Grande & Western R. R., gen'l.....	4	10,578 75	97½		10,725 00
No. Pac. R. R., prior lien, gen'l.....	4	10,247 50	105½		10,525 00
Reading R. R., gen'l.....	4	14,505 00	102		15,300 00
Oregon R. R. & Nav. Co., gen'l.....	4	9,918 75	101		10,100 00
Erie R. R., prior lien, gen'l.....	4	9,725 00	99½		9,925 00
Lake Shore & Mich. So. R. R., gold.....	4	14,968 75	101½		15,187 50
Manhattan El. Ry., gen'l.....	4	20,675 00	103½		20,750 00

*And interest.

COUNTY TRUST COMPANY, WHITE PLAINS—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Hocking Valley R. R., 1st con.	4½	\$10,525 00	107½		\$10,750 00
Norfolk & Western R. R., 1st con.	4	14,825 00	102		15,300 00
C., C. & St. L. R. R., gen'l.	4	9,887 50	103½		10,325 00
Denver & Rio Grande R. R., 1st con.	4	19,825 00	100		20,000 00
Central Pac. R. R., 1st refd.	4	15,168 75	101½		15,262 50
Pittsburgh, C., C. & St. Louis R. R., con.	4	10,350 00	103½		10,350 00
Underground El. Ry., London, Ltd.	5	19,725 00	96½	\$375 00	19,350 00
Atlantic & Danville R. R., 1st mtg.	4	28,093 75	98		28,420 00
So. Pac. R. R., 1st refd.	4	9,700 00	95½	175 00	9,525 00
Imp. Japanese Gov't loan.	4½	45,375 00	93	84 00	45,291 00
Int. & Gt. Northern R.R., 2d	5	20,575 00	100	575 00	20,000 00
Stock:					
Penna R. R.		6,100 00	144		7,200 00
Bonds and mortgages.	Var.	115,260 00			115,260 00
Amount loaned on collateral		228,090 50			228,090 50
Oth r loans, including bills purchased.		4,264 40			4,264 40
Due from trust companies, banks, bankers and brokers.		129,003 95			129,033 95
Furniture and fixtures.		1,500 00			1,500 00
Cash on hand.		20,128 52			20,128 52
Bills and checks for the next day's exchanges.		279 70			279 70
Interest accrued receivable.		\$3,680 64			\$1,107,796 68
LIABILITIES.					
Capital stock.		\$100,000 00			
Individual or corp'n deposits subject to check, not pfd.		759,328 59			
Demand certificates of deposit, not pfd.		1,716 73			
Amount due trust companies, banks, bankers and brokers.		6,902 05			
Preferred deposits as follows:					
Due savings banks.		41,968 95			
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.		133,453 84			
Reserved for taxes.		780 00			
Surplus.					1,044,150 16
Interest accrued payable.		\$427 00			\$63,646 52
Surplus after charging and crediting accrued interest.					66,900 16

EMPIRE TRUST COMPANY, NEW YORK CITY.

[Examined January 4, 1906.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York, rapid tran.	3½	\$154,500 00	100	\$4,500 00	\$150,000 00
City of New York, repaving.	3½	103,000 00	100	3,000 00	100,000 00
Chi., Mil. & St. Paul R. R., (C., P. & W. div.)	5	11,100 00	115½		11,550 00
Chi., R. I. & Pac. R. R., 1st gen'l.	4	25,250 00	105½		26,281 25
Montana Cent. R. R., 1st.	6	33,000 00	137		34,250 00
Chicago & Erie R. R., 1st.	5	11,800 00	120½		12,050 00
Chi. & East'n Ill. R. R., gen'l. cons. 1st.	5	17,400 00	118		17,700 00

EMPIRE TRUST COMPANY, NEW YORK CITY—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
West Shore R. R., 1st cons. reg.	4	\$10,400 00	108		\$10,800 00
Ill. Cent. R. R. (Lou. div.)	3½	14,720 00	94½		15,080 00
St. Paul, Min. & Man. (Mont. Ext.)	4	990 00	103		1,030 00
St. Louis & Iron Mt. R. R.	5	11,300 00	116		11,600 00
So. Pac. R. R. (Cent. Pac. col.)	4	4,500 00	101½		5,075 00
Chi. & Nor. West. R. R.	3½	35,150 00	98½		36,352 50
New York & Westchester Lt.	4	45,500 00	91		45,500 00
U. S. Realty & Imp. Co.	5	1,020 00	99	\$30 00	990 00
Citizens' Tel. Co., Watertown.	5	7,500 00	75		7,500 00
Stocks:					
Lawyers' Title Ins. & Trust Co		39,970 00	325		45,012 50
U. S. Realty & Imp. Co.		6,817 31	88	1,185 31	5,632 00
James Reiley Supply Co., pfd.		3,000 00	100		3,000 00
James Reiley Supply Co., com		4,500 00	100		5,000 00
McVicker-Gaillard Realty Co.		49,925 00	100		49,925 00
Colwell Lead Co.		2,500 00	1000		2,500 00
Bonds and mortgages.	Var.				300,368 17
Amount loaned on collateral.					1,734,078 27
Other loans, including bills pur- chased.					638,355 62
Due from trust companies, banks, bankers and brokers.					1,530,894 77
Real estate.					115,633 00
Furniture and fixtures.					41,500 00
Cash on hand.					23,879 67
Advances.					63,892 43
Interest accrued.					16,295 37
					\$5,061,725 55
LIABILITIES.					
Capital stock.		\$500,000 00			
Due depositors, not preferred.		2,573,060 64			
Time cdfs. of deposit, not pfd.		4,567 51			
Demand cdfs. of deposit, not pfd.		158,231 94			
Due trust companies, banks, bankers and brokers.		420,556 61			
Preferred deposits:					
Due savings banks.		55,995 77			
Due as executor, administra- tor, guardian, receiver, trust- tee, committee, or deposi- tary.		2,052 14			
Unpaid dividends.		1,755 00			
Certified checks.		154,559 21			
Reserved for taxes.		7,826 71			
Coupon checks.		22,037 51			
Teller's checks.		80,353 92			
Treasurer's checks.		175 84			
Certificates of interest.		4,312 00			
Suspense account.		142 43			
					\$3,985,627 23
Surplus.					\$1,076,098 32

EQUITABLE TRUST COMPANY, NEW YORK CITY.

[Examined February 15, 1906.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York.	3½	\$600,000 00	100		\$600,000 00
Atlantic Coast Line (L. & N. col. tr.)	4	475,000 00	102		510,000 00
Chic. and Alton, 1st.	3½	116,908 06	81		119,070 00
Chic., Rock I. & Pac., 1st ref.	4	94,250 00	96		96,000 00
Iron Mt., car tr.	5	388,000 00	100		388,000 00
Imp. Jap. Gov.	4	2,500 00	Book		2,500 00
Long Is. R. R., ref.	4	202,000 00	101		202,000 00

EQUITABLE TRUST COMPANY, NEW YORK CITY—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Missouri Pac., equip aas'n.....	5	\$22,774 40	100	\$774 40	\$22,000 00
Missouri Pac. Ry. Co., coll. notes.....	5	247,500 00	100		250,000 00
Penna. R. R., steel equip. tr.....	3½	48,172 62	100		49,000 00
Penna. steel car trust.....	3½	197,340 00	88½		197,500 00
Penna. R. R. Co., conv.....	3½	295,500 00	100		300,000 00
Penna. Co., gold.....	4	200,500 00	100	500 00	200,000 00
St. Louis, Iron Mt. & So. (River & Gulf div.), 1st.....	4	22,498 44	95		28,500 00
St. Paul, Minn. & Manitoba (Montana Ex.), 1st.....	4	49,857 50	104		50,960 00
United States of Mexico.....	4	138,570 00	94½		140,805 00
Wabash, Pitts., Term. Ry., 1st.....	4	12,484 37	89		14,907 50
Western Maryland, 1st mtg.....	4	5,307 50	88½	20 00	5,287 50
Stocks:					
Manhattan Railway.....		567,000 00	160	7,000 00	560,000 00
Amer. Smelters' Securities Co., pfd.....		37,400 00	101		40,400 00
Navigation Syndicate.....		85,000 00	85		85,000 00
Bonds and mortgages.....	Var.	2,602,500 00			2,602,500 00
Amount loaned on collateral.....		18,726,259 27			18,726,259 27
Other loans, including bills purchased.....		2,000 00			2,000 00
Due from trust companies, banks, bankers & brokers.....		3,909,611 95			3,909,611 95
Cash on hand.....		39,444 21			39,444 21
Loans on life ins. policies.....		2,186,036 76			2,186,036 76
Purchased life ins. policies.....		35,425 67			35,425 67
Accrued interest receivable.....		134,378 85			134,378 85
		\$31,444,219 60			\$31,497,586 71
LIABILITIES.					
Capital stock.....		\$3,000,000 00			
Individual or corporation deposits subject to check, not preferred.....		13,436,053 33			
Time cts. of deposit, not pfd.....		246,053 32			
Demand cts. of deposit, not pfd.....		177,078 94			
Amount due trust companies, banks, bankers & brokers.....		2,543,635 56			
Preferred deposits as follows:					
Due savings banks.....		683,148 01			
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....		41,958 75			
Certified checks.....		789,192 59			
Accrued interest payable.....		56,120 92			
Accrued taxes, rent and salaries.....		78,413 78			
Treasurer's checks.....		795 96			
Unclaimed equities.....		1,034 37			
Unearned interest on policy loans.....		60,101 20			
					\$21,113,586 73
Surplus.....					\$10,383,999 98

FARMERS' LOAN AND TRUST COMPANY, NEW YORK CITY.

[Examined August 31, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
United States.....	2	\$3,357,000 00	104½		\$3,495,476 25
United States.....	3	50,000 00	104		52,000 00
District of Columbia.....	3 65	300,000 00	118		354,000 00
City of New York.....	3½	1,670,000 00	102½		1,711,750 00
City of New York.....	3	181,500 00	100		181,500 00
City of New York.....	3½	500,000 00	100		500,000 00
City of Chicago, sanitary district.....	4	50,000 00	100		50,000 00

FARMERS' LOAN AND TRUST COMPANY, NEW YORK CITY—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Baltimore & Ohio R. R.	4	\$435,000 00	105		\$456,750 00
Bur., Cedar Rapids & Nor. Ry	5	10,000 00	100		10,000 00
Central Pacific Ry.	4	40,000 00	100		40,000 00
Chesapeake & Ohio R. R.	4½	25,000 00	108		27,000 00
Chi., Mil. & St. Paul Ry.	4	250,000 00	110		275,000 00
Chi., Rock I. & Pac. R. R.	4	100,000 00	105		105,000 00
Denver & Rio Grande R. R.	4	1,551,000 00	101½		1,574,265 00
New York & Harlem R. R.	3½	500,000 00	101½		507,500 00
Oregon R. R. & Nav. Co.	4	255,000 00	103		262,650 00
Pennsylvania R. R.	3½	1,453,230 00	102		1,475,940 00
Peoria & Northwestern Ry.	3½	50,000 00	100		50,000 00
Pitts., Cin., Chi. & St. Louis Ry.	4½	200,000 00	114½		229,000 00
Pitts., Cin., Chi., & St. Louis Ry.	4	1,000,000 00	106		1,060,000 00
Princeton & Northwest'n Ry.	3½	35,000 00	100		35,000 00
St. Louis & Cairo R. R.	4	97,000 00	100		97,000 00
St. Louis Southwestern Ry.	4	75,000 00	83½	\$12,375 00	62,625 00
Sioux City & Pacific R. R.	3½	54,000 00	100		54,000 00
Texas & Pacific Ry.	5	295,000 00	106½		314,175 00
Texas & Pacific Ry.	5	10,000 00	96	400 00	9,600 00
Union Pacific R. R.	4	300,000 00	106½		319,500 00
Pennsylvania R. R., car tr.	3½	500,000 00	100		500,000 00
Pennsylvania R. R., equip.tr.	3½	700,000 00	100		700,000 00
R. R. Securities Co. (Ill. Cen. stock int. certif.)	4	347,000 00	107		371,290 00
Metropolitan St. Ry.	4	1,680,000 00	91½	142,800 00	1,537,200 00
Metropolitan St. Ry.	5	110,000 00	114		125,400 00
Second Avenue R. R.	5	25,000 00	102		25,500 00
Third Avenue R. R.	4	1,291,000 00	95½	58,095 00	1,232,905 00
28th & 29th St. Crosstown R. R.	5	40,000 00	112		44,800 00
Gold & Stock Telegraph Co.	4½	328,000 00	105		344,400 00
Lackawanna Steel Co.	5	618,000 00	100		618,000 00
Citizens' Gas Co. of Brooklyn	5	70,000 00	108		75,600 00
Consolidated Gas Co., deb.	5	570,000 00	108		615,600 00
Consolidated Gas Co., deb.	6	184,000 00	172		316,480 00
N. Y. & Westchester Lighting Co.	5	200,000 00	100		200,000 00
Gov't of Philippine Islands, etf. of indebt.	4	239,621 20	Book		239,621 20
Consolidated Fund, Great Britain & Ireland.	2½	940,625 00	Book		940,625 00
Imperial Japanese Gov't, ster. loan.	6	379,011 50	Book		379,011 50
Imperial Japanese Gov't.	4½	1,084,846 22	Book		1,084,846 22
Imperial Japanese Gov't., 2d ser.	4½	338,909 25	Book		338,909 25
Stocks:					
Consolidated Gas Co.	8	516,157 46	185	44,407 46	471,750 00
Lake Shore & Mich. So. Ry.	8	26,612 51	325		32,500 00
N. Y. & Harlem R. R.	14	100,000 00	400		100,000 00
County Trust Co., White Plains, N. Y.		63,520 50	150	520 50	63,000 00
First National Bank, White Plains, N. Y.		69,575 00	140		70,840 00
National City Bank.	8	362,000 00	285	1,475 00	360,525 00
Plainfield Trust Co.		104,400 00	200		104,400 00
Miscellaneous securities.		47,276 02	Book		47,276 02
Loans and bills purchased.		63,642,313 82			63,642,313 82
Bonds and mortgages.	Var.	1,468,700 00			1,468,700 00
Banking house.		1,450,000 00			1,450,000 00
Cash on hand.		3,002,640 83			3,002,640 83
Due from banks and trust com- panies.		7,356,425 75			7,356,425 75
Interest accrued.		384,188 26			384,188 26
					\$101,554,479 10
LIABILITIES.					
Capital stock.		\$1,000,000 00			
Due depositors.		92,319,137 15			
Certified checks.		301,669 68			
Dividends unpaid.		880 00			
Interest accrued.		647,421 58			
					94,269,108 41
Surplus.					\$7,285,370 69

FIDELITY TRUST COMPANY OF BUFFALO.

[Examined November 16, 1905.]

ASSETS.	Rate of inter- est.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
State of New York.....	3	\$31,310 00	101	\$1,010 00	\$30,300 00
City of New York.....	3½	52,115 00	100	2,115 00	50,000 00
N. Y. Central (Lake Shore coll.).....	3½	178,000 00	91		182,000 00
N. Y. Central, ref.....	3½	201,780 00	99½	2,780 00	199,000 00
N. Y. Lack. & Western, ter imp.....	4	146,800 00	102		147,900 00
Union Pac. Ry.....	4	105,660 00	105	660 00	105,000 00
Baltimore & Ohio Ry.....	4	95,725 00	103		95,790 00
Manhattan Elevated.....	4	352,900 00	104		353,600 00
Chi. & Alton Ry.....	3½	33,160 00	82		33,620 00
Norfolk & Western Ry.....	4	96,875 00	101½		101,500 00
N. Y., Chic. & St. Louis.....	4	51,525 00	104		52,187 50
Chic., R. I. & Pac., 1st ref.....	4	98,200 00	96½	1,700 00	96,500 00
Imp. Japanese Gov't, £60,000	6	301,758 75	99	4,758 75	297,000 00
Imp. Japanese Gov't, £40,000	4½	185,287 50		1,010 00	184,277 50
Washington, D. C., Terminal.	3½	17,347 50	97½		17,550 00
Niagara Falls Power Co.....	5	110,350 00	105		111,300 00
Binghamton St. Ry. Co.....	5	262,000 00	105		275,100 00
Olean St. Ry. Co.....	5	113,000 00	Par.		113,000 00
Olean St. Ry. Co. (Bolivar ext.).....	5	81,000 00	101½		82,215 00
Buffalo Library Co.....	5	46,500 00	100½		46,848 75
City of Rochester and Town of Gates, sewer.....	6	15,000 00	100		15,000 00
Town of Lancaster.....	5	4,000 00	101		4,040 00
International Traction Co.....	4	178,147 50	82½		186,450 00
Adirondack League Club.....	5	38,000 00	101½		38,570 00
Buffalo & Lockport Ry. Co.....	5	5,275 00	103		5,150 00
Buchannon Gas Co.....	6	37,000 00	101½	125 00	37,555 00
Consolidated Nat. Gas Co.....	6	20,000 00	102		20,400 00
Buffalo & Susq. Iron Co.....	5	49,500 00	101½		50,750 00
East Liverpool, O., Trac. & Lt. Co.....	5	300,000 00	100		300,000 00
Demand loans.....		2,132,441 00		6,428 03	2,126,012 97
Notes and bills purchased.....		94,779 25			94,779 25
Syndicate participation loan.....		15,000 00			15,000 00
Bonds and mortgages.....	Var.	1,428,631 41			1,428,631 41
City of Buffalo, warrants.....		2,364 38			2,364 38
Real estate, bank building.....		786,870 65			786,870 65
Cash.....		152,053 80			152,053 80
Exchanges.....		18,764 68			18,764 68
Cash items.....		1,079 36			1,079 36
Overdrafts.....		97 90			97 90
Due from trust companies, banks, bankers, etc.....		731,064 67			731,064 67
Interest accrued.....					38,431 44
					\$8,627,754 26
LIABILITIES.					
Capital.....		\$500,000 00			
Deposits subject to check.....		6,744,307 96			
Deposits in trust.....		114,339 51			
Deposits by order of courts.....		152,241 82			
Demand certificates of deposit.....		156,180 49			
Dividends unpaid.....		78 00			
Due other banks, bankers, etc.....		424,199 92			
Salaries accrued.....		2,106 40			
Taxes accrued.....		4,050 00			
Interest accrued.....		27,990 00			
Rebate on bills purchased.....		807 27			
					8,126,361 37
Surplus.....					\$501,392 89

THE FIDELITY TRUST COMPANY OF ROCHESTER.

[Examined August 17, 1905.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
Cin. & Hamilton Elec. Ry., 1st mtg.	6	\$20,150 00	106		\$21,200 00
Central Union Tel. Co., 1st mtg.	6	10,475 00	105		10,500 00
Brush Elec. Lt. Co., Roches- ter, 1st mtg.	5	10,175 00	106		10,600 00
N. Y. C. & H. R. R. R., 1st ref.	3½	21,350 00	100	\$1,350 00	20,000 00
B. & O. R. R. (S. W. div.)	3½	22,100 00	93		23,250 00
New Amsterdam Gas Co., 1st cons.	5	25,800 00	112		28,000 00
Chic. & Alton R. R., 1st	3½	21,250 00	80	1,250 00	20,000 00
Atlantic & Danville Ry., 1st	4	18,600 00	96		19,200 00
Southwestern Coal & Imp't. Co.	6	21,600 00	114		22,800 00
Buff. & Supp. R. R. ref.	4	9,950 00	100		10,000 00
Potomac Valley R. R.	5	26,850 00	118		29,500 00
N. Pac.-Gt. Northern (C. B. & Q.), joint	4	100,000 00	101½		101,500 00
Kanawha & Hock. Coal & Coke Co.	5	26,075 00	104	75 00	26,000 00
Western Tel. & Tel. Co., coll. tr.	5	10,000 00	104½		10,450 00
St. Louis & San Fran. R. R., ref.	4	18,250 00	89	450 00	17,800 00
Wheeling & Lake Erie R. R., equip.	5	25,000 00	102		25,500 00
Northwestern Telegraph Co., 1st guar.	4½	15,025 00	103		15,450 00
Toledo, St. Louis & W. R. R., prior lien.	3½	20,925 00	91		22,750 00
Gulf & Ship Island R. R., 1st ref.	5	25,700 00	103		25,750 00
Rochester Ry. & Lt. Co., cons.	5	9,735 00	100		10,500 00
Nassau Electric Ry. Co., cons.	4	24,965 00	88		26,400 00
Seaboard Air Line R. R., equip.	4½	24,578 95	100		25,000 00
Toledo Ry. & Term. Co., 1st	4½	25,600 00	105		26,250 00
Wabash R. R., 1st lien, term	4	28,425 00	92	825 00	27,600 00
Chic. & Eastern Ill., car trust notes.	5	20,014 71	*Book		20,182 00
Savannah & Statesboro Ry., 1st.	5	10,000 00	102		10,200 00
Florida West Shore R. R.	5	25,000 00	101		25,250 00
Minn., St. Paul & So. Ste. Marie, 1st con.	4	24,312 50	101		25,250 00
Chic., Cin. & Louisville R. R., gen. ref.	4½	15,050 00	104½		15,675 00
Pere Marquette R. R., ref.	4	46,000 00	92		46,000 00
N. Y. & Westchester Lt. Co., gen.	4	18,500 00	92½		18,500 00
Southern Pac. R. R., ref.	4	33,862 50	96½	87 50	33,775 00
Kan. City, Ft. Scott & Memp., R. R., equip.	4½	20,000 00	*100		20,117 50
Chic. & Eastern Ill. R. R., equip.	4½	25,175 00	*100	30 00	25,145 00
Atlantic & Birmingham Ry., 1st.	5	25,500 00	102		25,500 00
Imperial Jap. loan 2d ser.	4½	8,806 40	90	40 40	8,766 00
Southern & Northern Ala. R. R., cons.	5	15,000 00	115		17,250 00
Elyria & Oberlin Elec., 1st	6	8,000 00	103		8,240 00
United States, reg.	4	12,000 00	133		13,300 00
Mobile & Ohio R. R., (Montg. div.)	5	10,505 00	115		11,500 00
Met. Street Ry., gen. & coll. tr	5	23,420 00	115	420 00	23,000 00
N. Y. Gas, Elec. Lt., H. & P. Co., purch.	4	19,150 00	92	750 00	18,400 00
Erie R. R. (Penn. coll.)	4	28,200 00	96		28,800 00
Mo. Pacific R. R., 1st coll. tr.	5	53,550 00	108		54,000 00
St. Louis & San Fran. R. R., equip.	4	24,485 18	*100		25,048 00
Seaboard Air line R. R., equip	4½	9,978 50	*100		10,021 25
Brooklyn Union Elev. Ry.	5	21,775 00	109		21,800 00
Canadian No. Pac. Ry., equip.	5	25,000 00	*100		25,059 00
Imperial Jap., loan, 1st ser.	4½	22,099 00	91		22,158 50

*And interest.

THE FIDELITY TRUST COMPANY OF ROCHESTER—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Mo. Pac. R. R., trust	5	\$30,000 00	109		\$32,700 00
Cleve., Berea, Elyria & Oberlin Ry.	5	20,090 00	102½		20,500 00
Rochester Gas & Elec. Co.	4½	260,930 00	99		266,310 00
Wheeling & Lake Erie R. R., 1st cons.	4	8,930 00	92		9,200 00
Southern R. R. (Mobile & O. div.)	4	19,000 00	101		20,200 00
Mobile & Ohio R. R., equip. notes	5	24,875 00	102½		25,625 00
People's Gas Lt. & Coke Co., ref.	5	25,650 00	108		27,000 00
Amer. Cigar Co., guar. notes	4	46,500 00	94		47,000 00
Republic of Cuba	5	25,475 00	108		27,000 00
Lackawanna Steel Co., notes	5	24,975 00	102½		25,625 00
Western Pacific R. R.	5	46,500 00	Book		46,500 00
Evansville & Terre Haute, 1st gen.	5	15,000 00	111		16,650 00
Utah Central R. R.	4	8,250 00	93		9,300 00
City of New York, tax exempt	3½	52,700 00	*102	\$1,034 00	51,666 00
Duluth and Iron Range R. R.	5	21,680 00	116		23,200 00
St. Louis, Iron Mt. & So. R. R., 1st con.	5	21,940 00	116		23,200 00
Rio Grande & Western R. R., 1st con.	4	17,950 00	92		18,400 00
Western Maryland R. R.	4	45,750 00	89	1,250 00	44,500 00
Minn. St. Ry. & St. Paul City Ry., cons.	5	25,550 00	106		26,500 00
Met. St. Ry., ref.	4	44,500 00	91½		45,750 00
Imperial Jap. loan, 2d series	6	26,763 60	100		29,220 00
Pere Marquette R. R., equip. notes	4½	24,646 71	*100		25,428 10
Cin., Hamilton & Dayton, notes	4½	24,759 74	*100		25,428 10
South Bound R. R., 1st	5	11,100 00	113		11,300 00
Rochester Telephone Co.	5	24,760 00	100		25,000 00
Richmond Locomotive Co., 1st cons.	6	23,200 00	118		23,600 00
Cin., Ham. & Dayton R. R., equip.	4½	24,831 50	*100		25,428 10
Atch., Top. & S. Fe. R. R., conv.	4	1,875 00	Book		1,875 00
Rochester Gas & Elec. Co., cons.	5	116,000 00	105		121,800 00
Cleveland & Elyria Ry., 1st	6	4,000 00	103½		4,140 00
Atch., Top. & S. Fe. R. R., adj.	4	15,752 00	98		19,600 00
Mo. Pac. R. R., 3d	7	8,000 00	105		8,400 00
Mo. Pac. R. R., 1st cons.	6	16,560 00	122		19,520 00
Flint & Pere Marquette R. R., con.	5	30,750 00	115		34,500 00
Central of Ga. R. R., con.	5	9,600 00	114		11,400 00
Cicero & Proviso Ry., Chicago, con.	5	20,000 00	92½	1,500 00	18,500 00
St. Louis & S. W. R. R., 1st	4	18,300 00	99		19,800 00
Gila Valley, Globe & N. R. R.	5	31,250 00	107		32,100 00
Seaboard Air Line, ref. coll. tr.	5	25,150 00	104½		26,187 50
Penn. R. R., conv't.	3½	7,500 00	106		7,950 00
Chic., R. I. & Pac. R. R., coll. tr.	4	22,825 00	84	1,825 00	21,000 00
St. Louis & Iron Mt. R. R., (River & Gulf), 1st	4	13,150 00	95		14,250 00
Southern Ry., equip.	4	24,449 61	100		25,000 00
Denver & Rio Grande R. R., equip.	4½	9,951 66	100		10,000 00
Central R. R. of Ga., equip.	4½	9,857 19	100		10,000 00
B. & O. R. R., equip.	4½	14,981 25	100		15,000 00
Wabash R. R., coll. notes	5	29,925 00	100		30,000 00
Cin., Findlay & Ft. Wayne R. R., 1st	4	16,920 00	97		17,460 00
Mo., Kan. & Ok. R. R., 1st	5	25,325 00	108		27,000 00
Wheeling & Lake Erie R. R., equip.	4½	24,840 68	100		25,000 00
Houston, East & West Texas R. R., 1st	5	10,500 00	107		10,700 00
Choctaw, Okla. & Gulf R. R., gen.	5	56,562 50	112	562 50	56,000 00
Pittsburg Coal Co., equip.	4½	24,500 00	100		25,000 00
Dominion Coal Co., Ltd., 1st	5	39,033 82	102		40,800 00
Interboro Rapid Transit Co., notes	4	24,825 00	100		25,330 00

*And interest.

THE FIDELITY TRUST COMPANY OF ROCHESTER—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Southern Ry., equip. tr. notes.	4½	\$25,175 00	101		\$25,250 00
Detroit Ry., 1st.	5	35,550 00	109		38,150 00
Denver & Rio Gr. R. R., imp.	5	25,700 00	108		27,000 00
Southern Pac. Ry. (Cent. Pac. stock).	4	35,125 00	95		38,000 00
Ill. Cent. R. R. (Cairo Bridge).	4	33,100 00	103½		31,050 00
Northern Pac. R. R. (St. Paul- Duluth div.)	4	20,000 00	100		20,000 00
N. Y., O. & W. R. R., s. f., 1st lien.	5	20,500 00	104½		20,900 00
Mo. Pac. R. R., equip. assn.	5	25,000 00	100*		25,267 30
N. Y. Gas, Elec., Heat & Power.	5	26,325 00	110		27,500 00
Central Branch Union Pac. R. R.	4	22,650 00	94		23,500 00
Cleve. Cin., Chic. & St. Louis R. R., car trust	4½	30,125 00	*100		30,304 75
St. Louis, Memp. & S. E. R. R., 1st.	4½	24,000 00	98		24,500 00
Wabash R. R. (Pittsb. Term)	4	22,500 00	90		22,500 00
Colo. & S. R. R., coll. tr. equip.	5	25,000 00	*100		25,267 30
Underground Elec. Rys. of Lon- don, Ltd.	5	49,187 50	98	\$187 50	49,000 00
Southern Ry., equip. notes.	4½	50,600 00	102		51,000 00
Southern Pac. Ry., coll.	4	19,600 00	98		19,600 00
Stocks:					
Rochester & Genesee Valley R. R.		3,183 00	140		3,360 00
Chic. & Gt. Western R. R., deb.		9,200 00	86	600 00	8,600 00
Eastman Kodak Co., pfd.		37,525 00	113		40,906 00
Atch., Top. & S. Fe R. R., pfd.		19,100 00	104		20,800 00
Amer. Tel. & Tel. Cable Co.		15,000 00	90	1,500 00	13,500 00
Union Pac. R. R., pfd.		9,000 00	98		9,800 00
Penn. R. R.		43,400 00	145½		43,650 00
Syndicate participation:					
New Or. & Gt. Nor. R. R.	5	4,000 00	Book		4,000 00
Bonds and mortgages.	Var.	442,900 00			442,900 00
Demand loans.	Var.	2,094,456 20			2,094,456 20
Time loans.	Var.	28,422 49			28,422 49
Vault account.		6,952 50			6,952 50
Overdrafts.		647 08			647 08
Due from banks and trust com- panies.	Var.	921,511 19			921,511 19
Cash.		57,967 10		12 75	57,954 35
Estimated interest accrued, de- mand and time loans.					13,159 84
Estimated interest accrued, bonds and mortgages.					3,049 17
Estimated interest accrued, bank accounts.					2,450 29
LIABILITIES.					\$6,994,058 51
Capital stock.		\$200,000 00			
Due depositors, subject to check.		6,137,293 29			
Due certificates of deposit.		50,568 53			
Due savings banks.		115,000 00			
Due other banks and trust com- panies.		89,658 97			
Due building and loan ass'n's.		1,161 84			
Due Treasurer State of N. Y.		85,000 00			
Estimated interest accrued on deposits.		29,411 00			
Estimated interest accrued on ctfs. of deposit.		112 33			
Estimated interest accrued, Treas. State of N. Y.		492 83			
Estimated interest accrued, building & loan ass'n's.		14 89			
Estimated interest accrued, sav- ings banks.		600 56			
Estimated interest accrued, other banks.		590 89			
Estimated taxes accrued.		3,700 00			
Salaries.		656 66			
Surplus.					\$0,714,261 79
					\$279,796 72

*And interest.

FIFTH AVENUE TRUST COMPANY, NEW YORK CITY.

[Examined January 27, 1906.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
Met. St. Ry., ref. mtg. gold...	4	\$45,000 00	91½		\$45,750 00
Mobile & Ohio R.R., equip...	4	99,197 08	100		100,000 00
City of New Rochelle, cert. of indebt.....	6	120,891 00	100	\$891 00	120,000 00
City of New York.....	3	188,000 00	94		188,000 00
City of New York, reg.....	3½	99,500 00	100		100,000 00
City of New York, gold ex- empt.....	3½	16,872 50	100		17,000 00
City of New York.....	3½	49,750 00	100		50,000 00
City of New York, gold ex- empt.....	3½	59,550 00	100		60,000 00
City of New York, exempt add. water stk.....	3	98,602 40	98½	102 40	98,500 00
City of New York, reg.....	3½	99,250 00	100		100,000 00
N. Y. C. & H. R. R. R., deb.	4	99,750 00	101		101,000 00
Nor. Pac. R.R.—Gt. Nor., joint (C. B. & Q. coll.).....	4	300,000 00	101½		304,500 00
Norfolk & West'n R.R.—Pocah., joint, coal lands pur.....	4	94,000 00	95		95,000 00
Oregon Short Line R.R., ref., gold.....	4	238,750 00	97		242,500 00
Penna. R.R., guar. gold trust certfs.....	3½	277,500 00	92½		277,500 00
Penna. Steel rolling stock, tr. certfs.....	3½	99,000 00	100		100,000 00
South'n R.R., col. tr. gold.....	5	200,000 00	100		200,000 00
South'n Pac. R.R., gold.....	4	98,000 00	98		98,000 00
South'n Pac. R.R., 1st ref.....	4	387,500 00	97		388,000 00
St. L., Iron Mt. & So. R.R., unf. and ref.....	4	47,375 93	93	875 00	46,500 00
Third Ave. R.R., 1st cons. mtg. gold.....	4	96,000 00	94½	1,500 00	94,500 00
U. S. Mortgage & Trust Co., 1st mtg. tr., gold.....	4	100,000 00	100		100,000 00
Amer. Car Foundry Co., notes (Mich. Cent.).....	4½	100,000 00	100		100,000 00
Balt. & Ohio R.R. (So. W. div.), 1st mtg.....	3½	46,437 50	95		47,500 00
Ches. & Ohio R.R., gen'l mtg., gold.....	4½	52,500 00	109		54,500 00
Ches. & Ohio R.R., coll. notes.....	5	100,000 00	110		110,000 00
Chi. & Alton R.R., coll. notes.....	4	98,000 00	98		98,000 00
Chi., R. I. & Pac. R.R., col. tr., series G. (Choctaw).....	4	49,162 50	98	162 50	49,000 00
Chi., R. I. & Pac. R.R., coll. tr., series L. (Choctaw).....	4	47,750 00	95	250 00	47,500 00
Cin., Ham. & Dayton R. R., coll. tr. notes, gold.....	4½	44,000 00	88		44,000 00
Consolidated Gas Co., conv. deb.....	6	170,000 00	168	2,000 00	168,000 00
Erie R.R. (Penn. coll.), gold.....	4	235,000 00	97½		243,750 00
Havana Tobacco Co., gold.....	5	14,400 00	80		14,400 00
Hocking Val. R.R., part. certf. Interb. Rapid Transit Co., notes.....	5	175,000 00	100		175,000 00
Imp. Japanese Gov't. loan.....	4	98,250 00	98½		98,500 00
Kan. City, Ft. Scott & Mem- phis R.R., gold equip.....	4½	21,702 00	Book		21,702 00
Lackawanna Steel Co., secured gold notes.....	5	30,000 00	100		30,000 00
Lehigh Valley R.R. Co., gen. cons. mtg., gold.....	4	198,000 00	100		200,000 00
Louis. & Nash R.R., col. tr.....	4	99,000 00	100		100,000 00
U. S. Steel Corp., sink fund.....	4	198,000 00	100		200,000 00
Wood Worsted Mills, const. & equi., gold notes.....	5	96,000 00	99½		99,500 00
Stocks:	4½	49,650 00	100		50,000 00
Atch., Top. & St. Fe R.R., pfd.....		20,825 00	103½	75 00	20,750 00
Balt. & Ohio R.R., pfd.....		96,987 50	99		99,000 00
Chi., Mil. & St. Paul R.R., pfd.....		180,000 00	195½		195,500 00
Pitts., Ft. Wayne & Chi. R.R. Co.....		183,000 00	183		183,000 00
Union Pac. R.R., pfd.....		98,300 00	97	1 300	97,000 00

FIFTH AVENUE TRUST COMPANY, NEW YORK CITY—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Syndicate participations:					
Penn. R.R., gold syn.....	3½	\$118,200 00	Book		\$118,200 00
Navigation Syn.....	4½	85,862 00	Book		85,862 00
Amer. Smelters' Sec. Co., pfd.	5	93,500 00	Book		93,500 00
Wood Worsted Mills, cons & equi., gold.....	4½	12,876 50	Book		12,876 50
Bonds and mortgages.....	Var.	576,900 00			576,900 00
Amount loaned on collateral.....		12,496,573 09			12,496,573 09
Other loans, including bills pur- chased.....		566,468 47			566,468 47
Due from trust companies, banks bankers and brokers.....		1,088,232 82			1,088,232 82
Cash on hand.....		122,452 29			122,452 29
Foreign checks.....		8,576 83			8,576 83
Interest accrued.....		27,205 30			27,205 30
Safe deposit vaults.....		50,000 00			50,000 00
					\$20,720,199 30
LIABILITIES.					
Capital stock.....		\$1,000,000 00			
Due depositors, not pfd.....		17,045,175 01			
Certificates of deposit, time, not pfd.....		283,281 93			
Certificates of deposit, demand, not pfd.....		193,333 76			
Amount due trust companies, banks, bankers and brokers.....		49,316 27			
Preferred deposits:					
Due savings banks.....		241,786 68			
Due savings and loan associa- tions.....		245 77			
Due as executor, administra- tor, guardian, receiver, trust- ee, committee or deposi- tary.....		55,057 70			
Certified checks.....		172,155 39			
					19,040,352 51
Surplus.....					\$1,679,846 79

FLATBUSH TRUST COMPANY, BROOKLYN.

[Examined October 4, 1905.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York.....	3	\$48,000 00	97		\$48,500 00
United States.....	2	2,000 00	104		2,080 00
B. & O. R.R., Pittsb. Jc., 1st.	3½	4,000 00	92½		4,625 00
B. & O. R.R. (S. W.).....	3½	17,000 00	93		18,600 00
Banco Central of Mexico, 1st.	5	10,000 00	100		10,000 00
Cent. Indiana R.R., guar. (C., C., C. & St. L.).....	4	4,700 00	100		5,000 00
Cent. Pa. R.R.....	3½	16,000 00	89		17,800 00
C. B. & Q. R.R. (Den. Ext.).....	4	8,900 00	101½		9,135 00
C. B. & Q. R.R. (S. W. div.).....	4	5,940 00	100		6,000 00
Georgia & Alabama R.R., 1st.	5	10,315 00	112		11,200 00
Kanawha & Mich. R.R., 1st.....	4	9,300 00	99		9,900 00
Ka. City, F. S. & M. R.R.....	4	17,550 00	90		18,000 00
New Amsterdam Gas, 1st.....	5	10,000 00	111		11,100 00
N. Y. C. & H. R. R. (L. S. coll.).....	3½	13,433 75	91		13,650 00
N. Y. Gas, E. L., H. & P. Co., 1st.....	5	10,000 00	110½		11,050 00
Peoria & Eastern R.R., 1st.....	4	4,547 08	100		5,000 00
St. L. & Cairo R.R. (M. & O.).....	4	4,887 50	100		5,000 00
St. L., I. M. & So. R.R.....	4	3,650 36	94½		4,725 00
St. L. & S. F. R.R., 1st.....	4	17,587 50	89		17,800 00
St. L. & S. W. R.R.....	4	13,362 50	100		15,000 00

FLATBUSH TRUST COMPANY, BROOKLYN—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Southern Pac. R.R.	4	\$9,575 00	96		\$9,600 00
Southern Ry. (M. & O. coll.)	4	3,837 00	99½		9,950 00
Loans		1,604,542 07			1,604,542 07
Bills purchased		197,190 36			197,190 36
Bonds and mortgages	Var.	438,280 00			438,280 00
Bank building		70,474 50			70,474 54
Vaults, furniture and fixtures		35,495 57			35,495 57
Cash in office		262,069 31			262,069 31
Due from N. Y. Nat. Exch. Bank		185,157 64			185,157 64
Due from Hanover Nat. Bank		8,500 00			8,500 00
Due from Nassau Nat. Bank		10,000 00			10,000 00
Due from Mechanics' Bank		5,015 89			5,015 89
Interest accrued receivable		23,505 54			23,505 54
					\$3,103,945 92
LIABILITIES.					
Capital stock		\$200,000 00			
Due depositors		2,647,024 48			
Certificates of deposit		41,636 26			
Certified checks		5,410 31			
Court and trust funds		11,304 93			
Interest payable		2,720 01			
Interest accrued payable		14,700 00			\$2,922,795 99
Surplus					\$181,149 93

FRANKLIN TRUST COMPANY, BROOKLYN.

[Examined December 23, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York, corp. stk.	3	\$9,812 50	100		\$10,000 00
City of New York, corp. stk.	3½	711,864 00	100		711,864 00
City of New York, corp. stk.	4	11,000 00	110		11,000 00
St. Louis, Memphis & South Eastern R. R.	4½	24,000 00	96		24,000 00
Seaboard Air Line Railway	5	49,218 75	98½		49,250 00
Buffalo & Susquehanna Ry. Co.	4½	49,150 00	99		49,500 00
Florida West Shore Ry.	5	25,250 00	102		25,500 00
Chic., Cincin. & Louisville R. R.	4½	154,750 00	100	\$4,750 00	150,000 00
St. Louis & San Francisco R. R.	4	45,945 14	89	1,445 14	44,500 00
Southern Pac. R. R.	4	24,218 75	97		24,250 00
Louisiana & Arkansas Ry.	5	51,500 00	103		51,500 00
Gulf & Ship Island R. R.	5	52,000 00	104		52,000 00
Chic., R. I. & Pac. R. R.	4	41,581 94	80	1,581 94	40,000 00
South Bend & Southern Mich. Ry.	5	49,250 00	98½		49,250 00
Mason City & Fort Dodge R. R.	4	45,750 00	91½		45,750 00
Colorado Springs & Cripple Creek Dist. Ry.	5	47,500 00	103		51,500 00
Dawson Ry. & Coal Co.	5	51,000 00	102		51,000 00
Nassau Electric R. R. Co.	4	77,605 00	89	3,735 00	73,870 00
Third Ave. R. R. Co.	4	50,595 83	95	3,095 83	47,500 00
Everett Ry. Light & Power Co.	5	24,375 00	97½		24,375 00
Portland Gas Co.	5	78,650 00	105		86,100 00
Brooklyn Union Gas Co.	6	26,825 00	172		27,520 00
Brooklyn Borough Gas Co.	5	9,596 53	100		10,000 00
Central R. R. of N. J.	4	20,000 00	100		20,000 00
Central Iron & Steel Co.	5	25,000 00	100		25,000 00
Brooklyn Ferry Co.	5	78,270 83	47	31,270 83	47,000 00
Queens Co. Water Co.	5	38,400 00	100		40,000 00
Standard Milling Co.	5	49,000 00	80		56,000 00

FRANKLIN TRUST COMPANY, BROOKLYN—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Consolidated Elevator Co.	6	\$17,725 24	105		\$17,850 00
Adams Express Co.	4	52,124 94	105		52,500 00
John Meigs of Pottstown.	6	2,000 00	100		2,000 00
Atlas Portland Cement Co.	6	104,500 00	106		106,000 00
Buffalo & Susquehanna Iron Co.	5	49,000 00	100		50,000 00
Bush Terminal Co.	4	43,706 25	89		44,500 00
Milford Pink Granite Quarries	6	96,300 00	90		96,300 00
Atlantic Coast Line Co.	4	49,500 00	97	\$1,000 00	48,500 00
Republic Iron & Steel Co.	5	49,125 00	98½		49,125 00
Central Leather Co.	5	97,666 67	100		100,000 00
West Kentucky Coal Co.	5	93,000 00	93		93,000 00
General Rubber Co.	4½	48,000 00	96		48,000 00
Consolidated Indiana Coal Co.	5	24,750 00	99		24,750 00
United Elec. Light & Power Co.	4½	48,500 00	98		49,000 00
Portland Railway Co.	5	49,500 00	100		50,000 00
New Mexico Ry. & Coal Co.	5	49,500 00	99		49,500 00
School dist. bonds, Washing- ton, Idaho.	Var.	40,103 67	107		40,103 67
El Paso Elec. Co.	5	24,250 00	97		24,250 00
City of Seattle, Washington.	6	19,500 00			19,500 00
Central Iron and Steel Co.	5	49,625 00	100		50,000 00
City of Spokane, Washington	6	3,600 00			3,600 00
Mexican Coal & Coke Co.	5	23,500 00	94		23,500 00
Buffalo & Susquehanna R. R.	4	63,480 00	92		63,480 00
International Navigation Co.	5	46,250 00	92½		46,250 00
Atlantic Coast Line R. R.	4	27,332 50	96		27,840 00
Kansas City Viaduct & Term. R. R., synd.	4½	18,500 00	100		18,500 00
New Orleans, Gt. Northern R. R., synd.	5	15,000 00	100		15,000 00
Penn. R. R. Co., synd.	3½	60,661 87	100		60,661 87
Chic., Burlington & Quincy R. R., synd.	4	10,550 00	105½		10,550 00
Cons. Gas, Elec. Lt. & Power Co., syn.	4½	5,000 00	100		5,000 00
General Rubber Co., synd.	4½	14,100 00	94		14,100 00
New Mexico Ry. & Coal Co., synd.	5	48,500 00	97		48,500 00
Detroit, Toledo & Ironton, synd.		10,000 00	100		10,000 00
Stocks:					
Lake Shore & Mich. Southern Ry.		18,738 60	300		30,000 00
Colorado & Southern Ry. Co.		105,808 33	67		67,000 00
Chicago, Milwaukee & St. Paul Ry., pfd.		56,055 50	190		57,000 00
Delaware & Hudson Co.		18,586 26	223		22,300 00
Buffalo & Susquehanna Ry. Co.		13,750 00	70		14,000 00
New York, New Haven & Hartford R. R.		106,916 11	193	7,916 11	99,000 00
Buffalo & Susquehanna R. R.		87,855 56	87	855 56	87,000 00
Coney Is. & Brooklyn R. R.		99,915 08	305		152,500 00
Franklin Safe Deposit Co.		55,475 00	130		72,117 50
Safe Deposit Co. of N. Y.		98,253 64	192		98,304 00
N. Y. Mutual Gas Lt. Co.		76,905 69	280	7,745 69	69,160 00
People's Gas Light & Coke Co. Chic.		99,993 33	100½	7,533 33	92,460 00
Consolidated Gas Co. of N. Y.		234,553 79	168 179	10,193 79	45,360 00 179,000 00
Consolidated Gas, Elec. Lt. & Power Co., Balti.		20,014 67	102		20,400 00
Portland Gas Co.		45,941 50	130		58,500 00
General Electric Co.		49,930 85	178		52,360 00
Westinghouse Elec. & Mfg. Co.		86,338 88	172	338 88	86,000 00
Electric Bond & Share Co.		91,229 17	92½		92,500 00
Manhattan Co.		26,431 67	325		27,025 00
Importers & Traders' Nat'l Bank		59,093 11	591		59,100 00
Mechanics' Nat'l Bank		35,259 68	290		36,250 00
Corn Exchange Bank		89,550 00	380		76,000 00
Nat'l Bank of Commerce		65,646 58	200	15,646 51	50,000 00
Bell Telephone Co., Buffalo.		35,660 53	105	1,535 53	34,125 00
Amer. Tel. & Tel. Co.		109,569 00	140	5,969 00	103,600 00

FRANKLIN TRUST COMPANY, BROOKLYN—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Realty Associates.....		\$57,840 00	170		\$96,560 00
Union Ferry Co., N. Y. & Brooklyn.....		4,558 34	29	\$1,658 34	2,900 00
N. Y. Mortgage & Security Co.....		12,500 00	190		19,000 00
Singer Mfg. Co.....		103,368 86	625		173,750 00
E. W. Bliss Co., pfd and com.....		27,337 09	140		4,410 00
Temple Iron Co.....		10,000 00	120		25,440 00
Union Typewriter Co.....		76,120 42	113		12,000 00
N. Y. Dock Co.....		38,100 00	30		31,414 00
Standard Milling Co.....		47,574 00	40		47,200 00
Bond & Mtg. Guar. Co.....		19,750 36	70		36,000 00
Chesbrough Mfg. Co.....		8,979 30	10		10,500 00
American Beet Sugar Co., pfd		47,831 67	85		71,640 00
Colorado Fuel & Iron Co., pfd		42,103 69	85	4,103 69	7,650 00
The Mtg. Bond Co. of N. Y.....		48,000 00	100	8,000 00	20,000 00
North American Co.....		29,184 78	100		40,000 00
The Assoc'd Merchants Co., pfd		59,455 83	108		30,000 00
Washington Water Power Co.....		33,765 50	150		64,800 00
Central Leather Co., com. & pfd		53,950 83	46		47,400 00
Brooklyn Union Gas Co.....		94,608 64	103½	2,108 64	10,810 00
Tit. Guarantee & Trust Co.....		26,522 96	185		51,750 00
Lawyers' Title Ins. & Trust Co.....		16,545 83	650	522 96	92,500 00
Colorado Tel. Co.....		25,437 50	318	645 83	26,000 00
Northern Pac. Ry. Co.....		81,488 33	102		15,900 00
Thompson & Starrett Co., pfd		41,208 89	205		25,500 00
Chic. Mil. & St. Paul Ry.....		35,639 17	106½		82,000 00
N. Y. & N. J. Tel. Co.....		77,303 83	133		42,600 00
Loans.....		3,404,825 73	157		36,200 00
Bills purchased.....		2,725,005 66			78,500 00
Bonds and mortgages.....	Var.	500,475 00			3,404,825 73
Real estate.....		484,524 00			2,725,005 66
Cash in office.....		220,296 21			500,475 00
Cash deposited.....		1,110,802 52			484,524 00
Accrued interest receivable.....					220,296 21
					1,110,802 52
					89,501 74
		\$14,627,537 88			\$14,919,905 90
LIABILITIES.					
Capital stock.....		\$1,000,000 00			
Due depositors.....		11,741,789 35			
Certified checks.....		56,705 84			
Unpaid dividends.....		180 00			
Suspense account.....		54 99			
Accrued interest payable.....				12,798,730 18	
				83,256 28	
					12,881,986 46
Surplus.....					\$2,037,919 44

GENESEE VALLEY TRUST COMPANY, ROCHESTER.

[Examined July 15, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
County of New York.....	3½	\$50,000 00	*99½	\$181 25	\$49,818 75
Atlantic & Birmingham Ry., 1st mtg.	5	27,000 00	100½		27,135 00
Ch. Top. & S. Fe. deb., series H.....	4	19,000 00	98½		19,750 00
Buffalo & Susq. Ry., 1st mtg.	4½	19,700 00	100		20,000 00
Central of Ga. (Chatt. div.), purch. mo.....	4	9,400 00	92½	125 00	9,275 00

GENESEE VALLEY TRUST COMPANY, ROCHESTER—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Central of Ga. (Steamship), series A.....	5	\$5,000 00	*100		\$5,010 41
Central of Ga. (Steamship), series B.....	5	25,000 00	*100		25,052 08
Cin., Ham. & Dayton, equip., 4½	4½	19,950 00	*100		20,262 50
Chi., Cin. & Louisville, gen'l & ref.....	4½	25,000 00	104½		26,125 00
Chi., Rock I. & Pac.....	4	24,500 00	81½	\$50 00	24,450 00
Colorado Southern, 1st mtg....	4	17,600 00	95		19,000 00
Cin., New Or. & Tex. Pac., equip. series A.....	5	24,000 00	101		25,250 00
Chi. & Alton, equip., series B.	5	5,000 00	*100		5,093 75
Choctaw, Okla. & Gulf R.R., consol.....	5	27,000 00	110½		27,687 50
Erie R.R., 1st consol. gen. lien	4	48,000 00	95		52,250 00
Evansville & Terre Haute R. R., 1st mtg.*.....	5	41,500 00	110		44,000 00
Erie R.R., consol., 5 yr., series A.....	4	21,000 00	105½		21,100 00
Florida & West Shore, 1st mtg.	5	25,000 00	101½		25,375 00
Gila Valley, Globe & No. Ry., Hawkinsville & Fla. So. Ry., 1st mtg.....	5	21,500 00	107	100 00	21,400 00
Kansas City, Ft. Scott & Memp. Ry., ref.....	5	10,100 00	102		10,200 00
Kansas City, Memp. & Birm. Ry., inc.....	4	17,000 00	89		17,800 00
LeRoy & C. Valley Air Line, 1st mtg.....	5	23,700 00	98		24,500 00
Mo., Kan. & Texas of Tex., 1st mtg.....	5	11,500 00	107		11,770 00
Mo., Kan. & Tex. Ry., 1st mtg., ext.....	5	20,500 00	107½		21,500 00
Mo., Kan. & Tex. Ry., 1st mtg., ext.....	5	20,500 00	105½		21,100 00
Mo., Kan. & Tex. Ry. (Sher- man, S. & So.).....	5	16,000 00	106½	25 00	15,975 00
Mo., Kan. & Tex. Ry. (St. Louis div.).....	4	16,500 00	90½		18,100 00
Mo. Pac. R.R., equip. series C.	5	10,000 00	*100		10,062 50
Mo. Pac. R.R., equip. series C.....	5	10,100 00	*100		10,215 28
Mobile & Ohio, equip., series C	5	25,000 00	*100		25,468 75
Mo., Kan. & Okla. R.R., 1st mtg.....	5	29,500 00	106		31,800 00
Maryland & Penn. R.R., 1st mtg.....	4	9,000 00	95		9,500 00
Kan. City, Clinton & Spring Ry., 1st.....	5	6,245 00	*104		6,327 50
Newton & N. W. R.R.....	5	14,000 00	*95		14,468 75
Mason City & Ft. Dodge R.R.	4	22,300 00	91		22,750 00
N. Y. & N. J. R.R.....	5	38,200 00	98		39,200 00
Ozark & Cherokee Cent. Ry.....	5	24,400 00	*99		25,114 58
Oregon Short Line Ry.....	4	14,700 00	96½	262 50	14,437 50
Pere Marquet. R.R., ref.....	4	27,700 00	92½		27,800 00
Peoria & Pekin Ter. Ry., 1st Rio Grande & West. Ry., 1st cons.....	5	8,240 00	102	80 00	8,160 00
San Antonio & Ar. Paso Ry., 1st.....	4	9,000 00	91		9,100 00
Seaboard Air Line Ry. (At. & Birm. div.), 1st.....	4	8,800 00	90		9,000 00
So. Western Coal & Imp. Co., 1st mtg.....	4	18,550 00	*94		19,100 00
Sav. & Statesboro Ry. Co. (Mo., K. & T.), 1st.....	6	14,800 00	114½		14,885 00
Southern Ry., coll. trust (Sea- board Air Line).....	5	25,000 00	102		25,500 00
St. L., Memp. & So. E., 1st mtg.....	5	25,000 00	*101½		25,739 58
St. L., & San Fran. R.R., ref.	4	24,500 00	98		24,500 00
St. L. & San Fran. R.R., coll. trust.....	4	18,000 00	91		18,200 00
Suffolk & Carolina, 1st cons..	4½	19,900 00	*100		20,112 50
Seaboard Air Line R.R., 1st m	5	14,250 00	96		14,400 00
Seaboard A. L., ref. coll. tr.....	4	33,000 00	89½		35,800 00
Seaboard A. L., 3 yr. mtg. & tr	5	30,500 00	103		30,900 00
Seaboard A. L., 3 yr. mtg. & tr	5	9,800 00	*100		10,187 50

*And interest.

GENESEE VALLEY TRUST COMPANY, ROCHESTER—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
St. L., Iron Mt. & So. R.R., car trust, series N.	5	\$50,000 00	*100		\$50,312 50
St. L., Iron Mt. & So. R.R., unifying	4	36,500 00	95½		38,300 00
Syracuse, Geneva & Corning R.R., 2d mtg.	5	5,000 00	102		5,100 00
Toledo Ry. & Ter. Co., coll. tr.	4½	15,000 00	105		15,750 00
Tenn. Cent. R.R., coll. tr.	5	25,000 00	*100		25,260 41
Tex. & Pac. R.R., equip., series C.	5	5,000 00	100		5,000 00
Union Pac. R.R., cons. 1st lien	4	41,700 00	127		44,450 00
Wabash R.R., equip., series A.	5	35,000 00	*100		35,364 58
Wabash R.R. (Pittsbg. Term.)	4	26,212 50	90		27,000 00
Western Maryland R.R., 1st mtg.	4	45,500 00	89	\$1,000 00	44,500 00
Weatherford, Mineral Wells & N. W. Ry., 1st mtg.	5	10,500 00	106		10,600 00
Wisconsin Cent. Ry., 1st genl.	4	5,400 00	96		5,770 00
Western Pac. Ry., 1st mtg.	5	9,060 84	Book		9,060 84
Republic of Cuba, series A.	5	29,350 00	107		32,100 00
U. S. of Mexico.	4	23,250 00	93½		23,312 50
U. S. of Mexico, extern., series C.	5	10,000 00	102½		10,270 00
Alabama Steel & Shipbld., 1st mtg.	6	11,000 00	*100		11,027 70
Elec. Sec. Corp., skg. fil.	5	15,000 00	*100		15,156 25
Imp. Rolling St. Co., Ltd., Canadian No. equip. 1st mtg., series G.	5	25,000 00	*100		25,468 75
Fairmount Coal Co., 1st mtg.	5	20,000 00	*97	558 34	19,441 66
Pocahontas Tanning Co.	5	3,600 00	90		3,600 00
Tenn. Coal & Iron Co., genl.	5	29,400 00	98½		29,437 50
U. S. Steel Co., skg. fd.	5	17,000 00	95		19,000 00
Utah Fuel Co., skg. fd.	5	10,000 00	*100		10,187 50
U. S. Rubber Co., ref.	5	19,700 00	100		20,000 00
Boston & Worcester St. Ry. Co., 1st mtg.	4½	25,600 00	*103		26,265 62
Elgin, Aurora & So. Tract. Co., con. 1st	5	25,000 00	95½	1,125 00	23,875 00
Ga. Ry. & Elec. Co., 1st & s. f.	5	10,000 00	*103½		10,370 83
Ill. Tunnel Co., 1st mtg.	5	14,600 00	98		14,700 00
Internat. Tract. Co., Buffalo, col. tr.	4	21,400 00	*82	858 34	20,541 66
Interborough Rapid Trans., 3 yr.	4	49,470 00	100		50,000 00
New Or. Term. Co., 1st mtg.	4	19,000 00	95		19,000 00
St. Loui. Trans. Co.	5	38,400 00	*95		38,483 33
Taunton St. Ry., deb.	5	30,000 00	105		31,500 00
Brush Elec. Co., Rochester, 1st mtg.	5	4,000 00	106		4,240 00
Citizens' Lt. & Power Co., Roch., 1st mtg.	6	5,000 00	100		5,000 00
Rochester Gas & Elec. Co., 1st mtg.	5	21,500 00	104	700 00	20,800 00
Rochester Gas & Elec. Co., 2d mtg.	4½	50,000 00	97	800 00	58,200 00
Rochester Herald Co.	5	5,000 00	80	200 00	4,800 00
Town of Greenwood, S. C., school	7	7,500 00	113		7,627 50
Town of Fincastle, Va., R.R., purpose	6	5,000 00	108		5,400 00
Town of Blackstone, Va., W.W.	6	12,800 00	106½	120 00	12,780 00
Town of Radford, Va.	6	3,000 00	112		3,360 00
Town of Winston, N.C., aid R.R.	6	1,070 00	104	30 00	1,040 00
Town of York, S. C., aid R.R., voting mach.	7	32,500 00	105	1,000 00	31,500 00
Town of Wauwatosa, Wis., voting mach.	5	625 00	*100		634 11
Various owns, voting mach.	Var.	5,476 24	*Par.		5,558 12
County of Pirkin, Colo., judg. bond.	8	5,000 00	106		5,300 00
County of Surrev, N. C., c. h.	5	7,800 00	101½		8,018 50
County of Cherokee, N. C., c. h.	6	500 00	110		550 00
County of Quay, N. M. Ter., sch. dist.	6	8,000 00	102½		8,200 00

*And interest.

GENESEE VALLEY TRUST COMPANY, ROCHESTER—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Town of Ogden, N. Y., school	5	\$2,000 00	*100		\$2,079 16
Town of Greece, N. Y., school	5	2,000 00	*100		2,062 50
School districts in Okla. Ter., warrants	6	6,000 00	Book		6,000 00
City of Anniston, Ala.	Var.	8,400 00	70		8,610 00
City of Atchison, Kan., int. imp.	5½	15,500 00	104		15,600 00
City of Corpus Christi, Tex., W. W.	4 & 5	4,500 00	93		4,650 00
City of Atwood, Kan., impt.	8	2,000 00	101		2,020 00
City of Denver, Colo., East Cap. Hill.	6	8,000 00	101		8,080 00
City of Denver, Colo., S. 14th st.	6	5,000 00	101		5,050 00
City of Kansas City, Kan., int. imp.	5	16,000 00	101		16,160 00
City of Key West, Fla., W.W.	6	8,500 00	100		8,500 00
City of Montgomery, Ala., paving.	6	6,395 00	105	\$16 25	6,378 75
City of Montgomery, Ala., paving.	6	14,255 00	105	175 50	14,080 50
City of Montgomery, Ala., paving.	6	8,000 00	105		8,085 00
City of Udall, Kan., water	6	1,000 00	100		1,000 00
City of Wilmington, N. C., aid R. R.	5	5,200 00	105		5,250 00
American Cigar Co., notes, series B.	4	18,400 00	*95		19,266 66
Atlantic Coast Line, coll. tr. notes (L. & N.).	4	43,400 00	95	650 00	42,750 00
Chi. & Great Western, 5 yr. notes.	5	15,000 00	*100		15,343 75
Chi., Rock I. & Pac. Ry., coll. tr. notes.	4½	24,800 00	*100		25,109 37
Col. & So. Ry., coll. tr. notes.	5	8,000 00	*100		8,050 00
Col. & So. Ry., coll. tr. notes.	5	16,000 00	*100		16,100 00
Cin., Ham. & Dayton Ry., coll. tr. int. notes.	4½	19,800 00	*100		20,337 50
Wabash R.R., coll. notes.	5	10,000 00	*100		10,090 27
Lackawanna Steel Co., 5. yr gold notes.	5	19,970 00	*100		20,375 00
Republic Iron & Steel Co., coll. notes.	5	10,000 00	*100		10,020 81
Republic Iron & Steel Co., coll. notes.	5	25,000 00	*100		25,052 10
Stocks:					
Buffalo, Roch. & Pitts., com.		32,430 00	145		37,555 00
Chi. & Gt. Western, deb. 4%.		25,900 00	85	400 00	25,500 00
C., C. & St. Louis R.R., com.		37,600 00	97½		39,000 00
Kan. City, Ft. Worth & Memp. pfd.		30,000 00	82		36,900 00
Lehigh Valley R.R.		4,500 00	125		6,250 00
Penn. R.R.		27,175 00	142½		28,500 00
So. Pacific, pfd.		23,500 00	118		23,600 00
Eastman Kodak Co.		28,500 00	140		39,060 00
First Nat. Bk. Wolcott, N. Y.	Var.	15,600 00	130		16,900 00
Bonds and mortgages.	Var.	431,640 31			431,640 31
Demand loans.	Var.	1,308,115 61		2,150 64	1,305,964 97
Time loans.	Var.	585,772 26			585,772 26
Banking house and lot.		70,000 00			70,000 00
Overdrafts.		61 53			61 53
Due from banks, bankers and trust companies.		353,644 39			353,644 39
Cash on hand.		59,008 76			59,008 76
Estimated interest accrued on bonds and mortgages.					4,998 22
Estimated interest accrued, call loans.					8,226 53
Estimated interest accrued, bank accounts.					483 92

\$5,464,091 35

*And interest.

GENESEE VALLEY TRUST COMPANY, ROCHESTER—(Continued).

LIABILITIES.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Capital stock.....		\$300,000 00			
Individual deposits subject to check.....		4,774,625 71			
Demand certificates of deposit....		42,668 52			
Due to N. Y. State savings banks.....		45,000 00			
Due other banks and trust companies.....		55,870 39			
Estimated interest accrued, depositors.....		6,538 05			
Estimated interest accrued, cts. of deposit.....		1,281 66			
Estimated interest accrued, bank accounts.....		399 11			
Rebate time loans.....		2,853 72			
Salaries accrued.....		333 33			
Taxes accrued.....		4,400 00			
					\$5,234,070 49
Surplus.....					\$230,020 86

GLENS FALLS TRUST COMPANY, GLENS FALLS.

[Examined December 19, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
Raymondville Paper Co., 1st mtg.....	6	\$10,000 00	*Par		\$10,000 00
J. & J. Rogers Co., cons. m.....	6	4,000 00	*Par		4,000 00
Spring Brook Water Co., Sandy Hill, 2d mtg.....	6	15,000 00	*Par		15,000 00
City of Middletown, N. Y., water.....	3½	21,250 00	*Par	\$1,250 00	20,000 00
Bills purchased.....		180,534 41			
Demand loans.....		94,536 00			499,678 01
Collateral loans.....		224,607 60			
Bonds and mortgages.....	Var.	175,442 87			175,442 87
Cash.....		21,636 18			21,636 18
Cash items.....		1,389 59			1,389 59
Cash deposited.....		76,508 73			76,508 73
Interest accrued on bonds.....		\$753 67			
Interest accrued on bonds and mortgages.....		3,630 61			
Interest accrued on demand loans.....		2,301 18			
Interest accrued on collateral loans.....		1,851 58			
					8,537 04
					\$832,192 42
LIABILITIES.					
Capital stock.....		\$100,000 00			
Due depositors.....		605,025 82			
Due banks and bankers.....		184 65			
Due banks, collection account.....		13,655 43			
Rebate on bills purchased and time loans.....		3,130 99			
Interest accrued.....		4,458 53			
Salaries accrued, less rent paid to January 1st.....		232 00			
Taxes accrued.....		1,000 00			
					727,687 42
Surplus.....					\$104,505 00

* And interest.

GUARANTY TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[Examined February 6, 1906.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of Allegheny, Pa., street imp.	4	\$199,759 01			
City of Allegheny, Pa., water bonds	4	229,197 21			
City of Allegheny, grade cross- ing.	4	121,958 15	105½		\$695,702 50
City of Allegheny, Pa., park	4	91,468 61			
City of Allegheny, Pa., home	4	26,284 09			
City of Allegheny, Pa., public safety	4	26,284 09			
Atchison, Top. & S. Fe. Ry.	4	30,600 00	104		31,200 00
Chesapeake & Ohio Ry., notes	5	80,977 78	100	\$977 78	80,000 00
Chic. & East. Ill. R. R.	4½	99,000 00	100		99,000 00
Chic., R. I. & Pac. Ry.	4	31,206 67	100	206 67	31,000 00
Chic., R. I. & Pac. Ry.	4	53,446 56	94	1,746 56	51,700 00
Chic., R. I. & Pac. Ry.	4	334,580 56	96½		337,750 00
Chic., R. I. & Pac. Ry.	4	4,813 05	94	113 05	4,700 00
Chicago, Ill., sanitary district	4	51,000 00	102		51,000 00
Chicago Un. Traction, cert. of indeb.	6	55,828 70	100		55,828 70
Cin., Ham. & Dayton, gold notes	4½	188,116 37	90		191,700 00
Consol. Gas Co., N. Y., conv. deb.	6	332,000 00	167		334,000 00
City and County of Denver, Colo.	5	38,253 06	112	173 06	38,080 00
Elec. Securities Corp.	5	11,740 00	100		12,000 00
County of Galveston, Tex., sea wall and breakwater	4	47,955 56	96		48,000 00
Havana Tob. Co.	5	160,000 00	80		160,000 00
Interborough Rapid Trans. Co., gold notes	4	215,093 33	100		218,000 00
Imp. Japanese Govt., internal loan	6	150,000 00	100		150,000 00
Imp. Japanese Govt., sterling loan	4	6,250 00	Cost.		6,250 00
Jersey City Water Supply Co.	4	104,693 33	100	693 33	104,000 00
Lackawana Steel Co., gold notes	5	363,783 33	100		365,000 00
Metro. Str. Ry.	4	270,000 00	91		273,000 00
Mobile & Ohio R. R.	4	20,000 00	100		20,000 00
Nassau Elec. R. R.	4	21,360 00	89		21,360 00
New Eng. R. R.	4	485,827 78	108		486,000 00
City of New York, gold ex- empt assessmt.	3½	241,400 00			
City of New York, assessmt.	3½	15,075 83			
City of New York, corp. st.	3½	1,174,612 17	100		1,755,800 00
City of New York	5	28,133 39			
City of New York, rev.	5	307,287 50			
Norfolk & Western, Pocohon- tas, joint	4	70,731 11	95		80,750 00
Norfolk & Western Ry.	4	247,860 00	102		247,860 00
Oregon Short Line	4	524,160 00	97		529,620 00
Pennsylvania Central Brewing Co.	6	48,495 00	92		48,760 00
Penn. R. R.	3½	598,950 00	100		605,000 00
Richmond Light & R. R., gold bonds and stock car- ried with bonds	4	394,681 68	Cost.		394,681 68
Second Ave. R. R.	5	155,833 33	116		157,760 00
Southern Pac. Co.	4	817,150 00	97	11,080 00	806,070 00
Southern Pac. R. R.	4	950,000 00	97		970,000 00
Southern Ry. Co.	5	237,937 50	101	587 50	237,350 00
City of Troy, public improv.	4	19,319 11	100	588 74	18,730 37
U. S. Mfg. & Trust Co.	4	25,083 33	100	83 33	25,000 00
U. S. Mfg. & Trust Co.	4	7,475 00	100		7,500 00
Vandalia R. R.	4	253,750 00	100	3,750 00	250,000 00
Washington Ry. & Electric Co.	4	132,000 00	88		132,000 00
Westinghouse Elec. Mfg. Co.	5	49,293 06	100		50,000 00
Stocks:					
Amer. Smelt. Sec. Co., pfd.		60,254 00	101½		60,900 00
Atch., Top. & S. Fe., pfd.		102,500 00	103		103,000 00
Fairmont Coal Co.		64,500 00	45		67,500 00

GUARANTY TRUST COMPANY OF NEW YORK, NEW YORK CITY.—(Continued).

ASSETS.	Rate of inter- est.	Book value.	Rate.	Deductions.	Allowed.
Havana Tob. Co., pfd.		\$20,000 00	40		\$20,000 00
Havana Tob. Co., com.		15,000 00	30		15,000 00
Jersey City Water Supply Co.		16,000 00	100		16,000 00
Maryland Tr. Co. of Balt., pfd.		30,000 00	140		42,000 00
Morristown Safe Deposit Co., N. J.		9,865 33	100	\$65 33	9,800 00
Mutual Tr. Co. of Westchester Co.		25,697 88	130	997 88	24,700 00
Nat. Bk. of Commerce in N. Y.		148,500 00	198		148,500 00
New York Dock Co., com.		72,899 50	50		320,000 00
Societe Financiere Franco- Americano.		96,852 30	97		97,000 00
Southern Pac. Co., pfd.		236,583 33	118	583 33	236,000 00
Subway Realty Co.		56,076 60	104		56,160 00
Syndicate Participations:					
Amer. Smelt. Sec. Co.	5	75,133 34	Cost.		75,133 34
Atch., Top. & S. Fe.	4	381,431 95	Cost.		381,431 95
Atlantic Coast Line R. R.	4	94,169 48	Cost.		94,169 48
Hocking Valley Ry.	5	35,019 44	100		35,000 00
Kansas City Southern Ry.	4½	75,000 00	100		75,000 00
Navigation Syndicate.		125,000 00	Cost.		125,000 00
N. Y. C. & H. R. R. R.	3½	27,000 00	100		27,000 00
Penn. R. R.	3½	300,875 00	100	\$875.00	300,000 00
Seaboard Air Line Ry.		100,000 00	Cost.		100,000 00
City of Troy, N. Y., tax def.		57,609 23	Cost.		57,609 23
City of Troy, N. Y.	4	222,391 24	Cost.		222,391 24
Underground Elec. Rys. Co. of London.		63,419 55	Cost.		63,419 55
County of Westchester, N. Y., c. h.	4	134,904 11	Cost.		134,904 11
Wood Worsted Mills.	4½	222,862 50	100		225,000 00
Amount loaned on collateral.		24,186,524 87			24,186,524 87
Other loans, including bills pur- chased.		1,910,656 55			1,910,656 55
Due from trust companies, banks, banker and brokers.		5,415,097 27			5,415,097 27
Cash on hand.		82,887 91			82,887 91
Sundry debtors.		10,560 95			10,560 95
Sundry securities in commission account.		66,694 81			66,694 81
London branch.		1,216,162 50			1,216,162 50
Foreign department.		2,168,061 38			2,168,061 38
Accrued interest receivable.		33,469 00			33,469 00
					\$48,404,887 39
LIABILITIES.					
Capital stock.		\$2,000,000 00			
Individual or corporation de- posits subject to check, not preferred.		33,319,938 20			
Time cts. of deposit, not pre- ferred.		17,500 00			
Demand cts. of deposit, not pre- ferred.		831,111 01			
Amount due trust companies, banks, bankers and brokers.		4,204,382 33			
Preferred deposits as follows:					
Due as executor, etc.		678,434 17			
Unpaid dividends.		175 00			
Certified checks.		955,103 30			
Reserved for taxes.		39,000 00			
Accrued interest payable.		6,269 91			
Treasurers checks.		19,812 97			
					\$42,071,726 89
Surplus.					\$6,333,160 50

EXAMINATIONS.

759

GUARDIAN TRUST COMPANY, NEW YORK CITY.

[Examined December 30, 1905.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages.....	Var.	\$269,950 00			\$269,950 00
Bonds:					
City of New York.....	3½	104,635 00			
City of New York.....	3½	48,837 50	100	\$9,610 00	247,000 00
City of New York.....	3½	103,137 50			
Illinois Terminal Co.....	5	48,300 00	98		49,000 00
Mobile, Jackson and Kansas City.....	5	14,800 00	97		15,520 00
Toledo, St. Louis & West. R.R.	4	12,750 00	84	150 00	12,600 00
Stocks:					
Maiden Lane Safe Deposit Co.....		25,000 00	100		25,000 00
Texas Bank & Trust Co., Gal- veston.....		50,000 00	195	1,250 00	48,750 00
French Finance Corp. of Am., pfd.....		50,000 00	100		50,000 00
Amount loaned on collateral.....		3,318,731 15			3,318,731 15
Other loans, including bills pur- chased.....		214,494 98			214,494 98
Due from trust companies, banks and brokers.....		1,198,568 00			1,198,568 00
Furniture and fixtures.....		18,444 08			18,444 08
Cash on hand.....		161,337 66			161,337 66
Interest accrued receivable.....		35,931 68			35,931 68
		\$5,674,917 55			\$5,665,327 55
LIABILITIES.					
Capital stock.....		\$500,000 00			
Individual or corporation de- posits, subject to chk, not pfd		3,517,184 15			
Demand cts, of deposit, not pfd		122,526 57			
Amount due trust companies, banks and brokers.....		829,376 84			
Pfd deposits: Due savings banks		101,902 33			
Certified checks.....		153 87			
Secretary's checks.....		11,174 99			
Suspense account—reserve		8,136 94			
Interest accrued payable.....		1,113 23			5,091,568 92
Surplus.....					\$573,758 63

HAMILTON TRUST COMPANY, BROOKLYN.

[Examined September 14, 1905.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York (Brooklyn).....	3	\$52,625 00	96½	\$4,375 00	\$48,250 00
City of New York (Brooklyn).....	3	25,000 00	95½	1,062 50	23,937 50
City of New York (Brooklyn).....	3	25,000 00	95½	1,125 00	23,875 00
City of New York, rev.....	3½	200,000 00	100		200,000 00
City of New York.....	4	7,242 20	104½		7,323 75
Newburgh Elec. Ry. Co.....	5	10,925 00	70	2,875 00	8,050 00
Walden & Orange Lake Ry.....	5	28,000 00	70	5,600 00	22,400 00
Kings Co. Elec. L. & P. Co.....	5	53,750 00	108		54,000 00
Pittsburg, Shawmut & No.....	4	48,500 00	45	23,750 00	24,750 00
Nassau Elec. Ry., cons.....	4	136,965 00	88	4,965 00	132,000 00
U. S. Leather Co., deb.....	6	11,000 00	110		11,000 00
People's Gas L. & C. Co.....	5	49,000 00	98		49,000 00
Kings Co. Elec. L. & P. Co., p. m.....	6	19,400 00	120	200 00	19,200 00
Brooklyn Rapid Trans., conv.....	4	42,125 00	91		45,500 00
No. Hudson Co. Ry., ext.....	5	53,125 00	105	625 00	52,500 00
Randolph-Macon Coal Co.....	5	190,000 00	95		190,000 00
Wabash R. R., notes.....	4½	98,750 00	98½		98,750 00
Western Pac. Ry.....	5	279,000 00	93		279,000 00
Western Maryland R. R., 1st.....	4	132,375 00	89		133,500 00

HAMILTON TRUST COMPANY, BROOKLYN—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Stocks:					
Consolidated Gas Co.....		\$58,787 50	183	\$3,887 50	\$54,900 00
Brooklyn Union Gas Co.....		44,493 75	180		54,000 00
Kings Co. Elec. L. & P. Co.....		116,291 25	185		185,000 00
Brooklyn Real Est. Exchange.....		50,612 50	80	1,732 50	48,880 00
Metro. Street Ry.....		43,574 18	127	5,474 18	38,100 00
Chicago & Gt. West. Ry.....		43,000 00	85	500 00	42,500 00
N. Y. & N. J. Tel. Co.....		73,162 50	167		91,850 00
Amalgamated Copper Co.....		38,687 50	82	5,887 50	32,800 00
Amer. Tel. & Tel. Co.....		38,315 00	138		41,400 00
United Ry., Ind., pref.....		30,932 67	89		44,500 00
Manhattan Elev. Co.....		13,012 50	164		16,400 00
Title Guar. & Trust Co.....		64,609 13	625		93,750 00
Bond and Mtg. Guar. Co.....		49,908 25	380		65,360 00
American Express Co.....		42,575 00	220		44,000 00
U. S. Title Guar. & I. Co.....		25,000 00	125		25,000 00
Internat. P. Tel. Co.....		4,797 50	125	47 50	4,750 00
No. Western Tel. Co.....		441 87	125	4 37	437 50
Brooklyn Academy of Music.....		1,000 00	100		1,000 00
Lehigh Valley R. R.....		38,725 00	142		42,600 00
U. S. Express Co.....		52,125 00	122	3,325 00	48,800 00
Realty Associates.....		29,503 12	170		34,000 00
Demand loans.....		3,534,340 99			3,534,340 99
Time loans.....		245,500 00			245,500 00
Bills purchased.....		653,400 43			653,400 43
Bonds and mortgages.....	Var.	649,175 00			649,175 00
Real estate.....		26,407 46			26,407 46
Cash in office.....		727,915 08			727,915 08
Cash deposited.....		656,043 91			656,043 91
Interest accrued.....		77,236 85			77,236 85
LIABILITIES.					\$9,003,083 47
Capital stock.....		\$500,000 00			
Due depositors.....		7,286,744 94			
Certified checks.....		32,981 54			
Unpaid dividends.....		110 00			
Interest accrued.....		53,846 21			
					7,873,682 69
Surplus.....					\$1,129,400 78

HOME TRUST COMPANY OF NEW YORK, BROOKLYN.

[Examined November 16, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York.....	3½	\$97,375 00	101	\$1,425 00	\$95,950 00
United States.....	2	5,245 31	103½	82 81	5,162 50
Cin., Ham. & Dayton R. R.....	4½	98,125 00	98	125 00	98,000 00
Imp. Japanese, 3d series.....	4½	88,304 25	88	304 25	88,000 00
Peoria & East. Ry.....	4	20,646 25	74	2,146 25	18,500 00
West Md. R. R.....	4	13,668 75	87½	543 75	13,125 00
Wisconsin Cent. R. R.....	4	23,743 75	96		24,000 00
Eric R. R. (Penn.).....	4	23,738 75	96		24,000 00
Ches. & Ohio R. R.....	4½	26,843 75	107½	31 25	26,812 50
Wabash & Pitts. Term.....	4	45,750 00	89	1,250 00	44,500 00
Underground Elec. Ry., Lond.....	5	25,000 00	100		25,000 00
Pitkins Co., Colorado.....	5	14,595 00	104½		14,595 00
Lack. Steel Co.....	5	24,953 13	100		25,000 00
Ozark & Cherokee R. R.....	5	27,930 00	99½	140 00	27,790 00
Chi., R. I. & Pac. Ry.....	5	23,393 75	92	393 75	23,000 00
City of New York.....	3½	202,750 00	101	750 00	202,000 00
State of N. Y., canal.....	3	26,125 00	103½	250 00	25,875 00
Louisville & Nash. R. R.....	4	24,687 50	98	187 50	24,500 00
Mason City & Ft. D. R. R.....	4	23,000 00	92		23,000 00
Randolph-Macon Coal Co.....	5	47,500 00	95		47,500 00
Lehigh & W. Coal Co.....	4½	25,750 00	103½		25,875 00
Penn. R. R.....	3½	50,375 00	100	375 00	50,000 00

HOME TRUST COMPANY OF NEW YORK, BROOKLYN—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Stocks:					
Atch., Top. & S. Fe R. R.		\$25,712 50	84	\$512 50	\$25,200 00
U. S. Title Guar. & Tr. Co.		13,600 00	130	600 00	13,000 00
People's Surety Co.		6,250 00	125		6,250 00
Penn. R. R.		35,343 75	140	343 75	35,000 00
United Shoe M. Corp.		19,475 00	296		22,200 00
Mo., Kan. & Tex. R. R.		7,375 00	38		7,600 00
Syndicate participations:					
Cuban soldiery warrants		100,000 00	112		112,000 00
Lake Shore Elec. Ry.		5,000 00	Book		5,000 00
Amer. Car. & Fdy. Co.		25,000 00	Book		25,000 00
City of New York	3½	39,210 89	Book		39,210 89
City of New York	3½	3,005 00	Book		3,005 00
Demand loans.		642,400 00			642,400 00
Time loans.		119,099 12			119,099 12
Bills purchased.		309,053 38			309,053 38
Bonds and mortgages.	Var.	362,975 00			362,975 00
Cash in office.		12,730 71			12,730 71
Due from other banks and trust companies.		535,825 31			535,825 31
Foreign exchange.		227 21			227 21
Furniture and fixtures.		12,635 47			12,635 47
Interest and commissions accrued receivable.					19,748 00
					\$3,260,345 09
LIABILITIES.					
Capital stock.		\$500,000 00			
Due depositors.		2,182,651 01			
Due special depositors.		27,006 49			
Certificates of deposits.		47,139 86			
Due banks and bankers.		69,617 33			
Court and trust funds.		67,611 24			
Certified checks.		91,430 00			
Secretary's checks.		16 64			
Interest accrued payable.		15,500 00			
					3,000,972 57
Surplus.					\$259,372 52

ITALIAN AMERICAN TRUST COMPANY, NEW YORK CITY.

[Examined October 14, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York.	3½	\$360,070 65	102½	\$1,320 65	\$358,750 00
South Pac. R.R.	4½	48,742 50	99½		49,750 00
Cincin., Ham. & Dayton R.R.	5	9,815 00	100		10,000 00
Japanese Govt.	4½	43,090 48	90½		43,440 00
Italian Govt., rentes	5	2,796 05			2,850 00
Loans.		30,500 00			30,500 00
Bills receivable.		533,145 35			533,145 35
Bonds and mortgages.	Var.	206,250 00			206,250 00
Cash in office.		36,361 95			36,361 95
Foreign currency.		5,907 66			5,907 66
Due from Nat. City Bank, N. Y.		37,654 10			37,654 10
Due from Trust Co. of Amer. N. Y.		25,224 24			25,224 24
Due from Italian Savings Bank, N. Y.		4,137 45			4,137 45
Due from Oriental Bank, N. Y.		9,723 76			9,773 76
Due from banks and bankers.		242,340 42			242,340 42
Furniture and fixtures.		10,993 60			10,993 60
					\$1,667,878 33

ITALIAN AMERICAN TRUST COMPANY, NEW YORK CITY—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Capital stock.....		\$500,000 00			
Due depositors.....		717,466 03			
Demand certificates of deposit.....		16,500 00			
Time certificates of deposit.....		2,060 00			
Due banks and bankers.....		324,264 29			
Secretary's checks.....		313 02			
Suspense account.....		9 43			
					\$1,560,612 77
Surplus.....					\$46,465 76
Interest accrued receivable.....				\$11,291 17	
Interest accrued payable.....				1,421 50	
					9,869 67
Surplus after charging and crediting accrued interest					\$56,335 43

ITHACA TRUST COMPANY, ITHACA.

[Examined October 13, 1905.]

LIABILITIES.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
United States of America.....	3	\$1,000 00	104		\$1,040 00
Imperial Japanese Govt.....	6	9,600 00	99		9,642 60
City of Brooklyn.....	3	20,000 00	*100		20,000 00
Ter. of Arizona.....	5	10,000 00	*100		10,000 00
County of Yankton, N. D.....	4½	8,600 00	Book*		8,600 00
County of Bent, Col.....	5	10,000 00	Book*		10,000 00
County of Conejos, Col.....	5	10,000 00	Book*		10,000 00
County of Mineral, Colo.....	5	10,000 00	Book*		10,000 00
County of Conejos, Col.....	5	10,000 00	Book*		10,000 00
County of La Plata, Col.....	4½	9,760 00	Book*		9,760 00
County of Kootenai, Idaho.....	6	10,000 00	Book*		10,000 00
County of Albany, Wyo.....	6	2,000 00	Book*		2,000 00
County of Crow Wing, Minn.....	6	2,990 00	Book*		2,990 00
County of Oklahoma, O. T.....	6	4,975 00	Book*		4,975 00
County of Pitkin, Col.....	5	10,000 00	Book*		10,000 00
County of Pitkin, Col.....	8	1,000 00	Book*		1,000 00
County of Lawrence, Dak.....	5	2,000 00	Book*		2,000 00
City of Sequin, Tex.....	6	2,500 00	Book*		2,500 00
City of Monrovia, Cal.....	6	5,000 00	Book*		5,000 00
City of Chadron, Neb.....	6	15,000 00	Book*		15,000 00
Town of Sargent, Neb.....	6	9,500 00	Book*		9,500 00
County of Cheyenne, Wyo.....					
sch. dist.....	7	920 00	Book*		920 00
U. S. of Mexico.....	5	2,895 00	100		2,910 00
City of Cheyenne, Wyo.....	5	10,000 00	*100		10,000 00
City of No. Yakima, Wash.....	6	11,500 00	*100		11,500 00
Town of Athens, Pa.....	4½	3,500 00	*100		3,500 00
Town of Sayre, Pa.....	5	3,000 00	*100		3,000 00
Town of Goldfield, Colo.....	6	15,000 00	*100		15,000 00
Burlington, Wis., sch. dist.....	5	1,000 00	*100		1,000 00
City of Sherman, Tex.....	6	5,000 00	*100		5,000 00
City of Victor, Col.....	5	13,000 00	*100		13,000 00
City of Austin, Tex.....	3	27,525 00	Book*		27,525 00
Town of Alamogosa, Col.....	6	13,000 00	*100		13,000 00
Ithaca Lt. & W. Co., 1st mtg.....	5	2,000 00	*100		2,000 00
Ithaca Water Works Co.....	5	16,000 00	*100		16,000 00
Lincoln, Neb., Gas Co., 1st mtg.....	6	27,610 00	Book*		27,610 00
Republic Iron & Steel Co.....	5	9,800 00	Book*		9,800 00
Ovid Electric Co.....	5	5,000 00	*Par.		5,000 00
People's Gas Lt. & Coke Co., Chicago.....	5	10,000 00	106		10,600 00
United Elec. Lt. & Power Co., Balt.....	4½	4,650 00	95		4,750 00

* And interest.

ITHACA TRUST COMPANY, ITHACA—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Ontario Power Co., Canada, 1st mtg.	5	\$21,850 00	100		\$23,000 00
Rochester Ry. Co.	5	20,000 00	100		21,800 00
Saginaw Valley, Mich., Tract. Co.	5	10,000 00	100		10,000 00
Hornell Gas Light Co.	5	8,800 00	100		9,000 00
Detroit City Gas Co.	5	10,000 00	101		10,100 00
Shawinigan Water & Power Co., Quebec	5	9,000 00	90		9,000 00
Farm & Village Tel. Co.	6	10,000 00	100		10,000 00
Richmond Locomotive & Mch Wks.	6	10,000 00	100		10,000 00
St. Louis & San Fran. R.R.	4½	9,700 00	98		9,800 00
Canton & Akron O., Ry.	5	9,500 00	100		10,000 00
Southern Pac. Ry.	4	19,200 00	97		19,400 00
Mo., Kan. & Okla. R.R.	5	10,000 00	109		10,900 00
Nor. Tex. Traction Co.	5	9,800 00	102		10,200 00
Southern Indiana R.R.	4	8,200 00	96		9,600 00
Nor. Ohio Traction Co.	5	25,000 00	100		25,000 00
City of Kingston R.R.	5	4,000 00	100		4,000 00
Kansas City Cable Ry.	5	10,000 00	100		10,000 00
Metropolitan Ry., Denver, Col.	6	2,000 00	104		2,080 00
Denver Tramway Co.	6	7,000 00	104		7,280 00
Gal., Houston & Henderson Ry.	5	12,000 00	101		12,120 00
N. Y. Gas & Elec. Lt., H. & P. Co.	6	25,000 00	102		25,500 00
U. S. Leather Co.	5	25,000 00	111		27,750 00
Pressed Steel Car Co.	5	9,866 00	100		10,000 00
Gal., Harrisburgh & San An- tonio Ry.	5	20,000 00	110		22,000 00
Canada Southern Ry.	5	15,000 00	102½		15,375 00
Western Union, coll. tr.	5	20,000 00	111		22,200 00
L. I. R.R. (No. Shore div.)	5	10,000 00	111		11,100 00
Lehigh & New York	4	8,900 00	97		9,700 00
Amer. Spirits Mfg. Co.	6	6,500 00	99		9,900 00
Tex. & Pac. Ry.	5	15,000 00	125		18,750 00
Wilkesbarre & Eastern R.R.	5	9,400 00	112		11,200 00
Evansville & Terre Haute R.R.	5	10,000 00	109		10,900 00
Mo., Kan. & Eastern R.R.	5	10,000 00	112		11,200 00
South Bound R.R. Co.	5	20,000 00	113		22,600 00
C. B. & Q., joint	4	13,800 00	101		15,150 00
Balt. & Ohio (S. W. div.)	3½	8,000 00	93		9,300 00
Kans. City Southern	3½	3,000 00	72		3,600 00
Seaboard Air Line	5	15,000 00	104		15,600 00
Wheeling & Lake Erie	5	10,000 00	100		10,000 00
Amer. Cigar Co., gtd. notes...	4	9,050 00	94		9,400 00
Cinn., New Or. & Tex. Pac. Ry.	4	9,671 00	97		9,700 00
Seaboard Air Line, equip.	4½	9,840 00	100		10,000 00
Mo., Kan. & Tex. of Tex., 1st mtg.	5	20,000 00	108		21,600 00
Kans. City Ry. & Lt. Co., 1st lien	5	14,475 00	103		15,450 00
Westinghouse Elec. & Mfg. Co	5	10,000 00	102		10,200 00
Long Island R.R.	4	10,000 00	100		10,000 00
Vera Cruz & Pac. R.R.	4½	9,225 00	100		10,000 00
Cin., Hamilton & Dayton	4½	9,930 00	90		9,900 00
Chi. & Gt. Western	5	10,000 00	100	\$30 00	10,000 00
Sav. & Statesboro Ry. (Sea- board A. L.)	5	9,950 00	102		10,200 00
Detroit United Ry.	4½	23,375 00	94		23,500 00
West Side R.R. of Elmira	5	10,000 00	100		10,000 00
Detroit & N. W. Ry.	4½	9,450 00	99		9,900 00
Wheeling & Lake Erie R.R.	4½	9,840 00	100		10,000 00
Balt., Sparrows Pt. & Ches- apeake Ry.	4½	9,100 00	94		9,400 00
Des Moines City Ry.	5	10,000 00	100		10,000 00
Indianapolis, Ia., Street Ry.	4	8,500 00	89		8,900 00
Stocks:					
Chicago Gt. Western Ry., deb.		8,000 00	88		8,800 00
Nat. Bank of Commerce, N.Y.		20,000 00	200		20,000 00
Bonds and mortgages:					
Loans and discounts	Var.	193,235 35			193,235 35
Banking house and lot		365,094 07			365,094 07
Other real estate		16,000 00			16,000 00
		100 00			100 00

ITHACA TRUST COMPANY, ITHACA—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Due from banks, bankers and trust companies.....		\$324,672 97			\$324,672 97
Cash.....		19,607 64			19,607 64
Exchanges.....		3,374 12			3,374 12
Cash items.....		476 87			476 87
Overdrafts.....		957 60			957 60
Interest accrued on bonds.....					5,021 04
Interest accrued on bonds and mortgages.....					3,761 18
Interest accrued on call loans.....					3,280 90
Interest accrued on bank and trust company balances, estimated.....					375 00
					\$2,034,134 34
LIABILITIES.					
Capital.....		\$100,000 00			
Due depositors.....		1,776,739 79			
Interest accrued, due depositors.....		13,239 10			
Salaries accrued.....		380 00			
Taxes accrued.....		600 00			1,890,958 89
Surplus.....					\$143,175 45

JENKINS TRUST COMPANY, BROOKLYN.

[Examined November 28, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
United States.....	2	\$1,044 20	104	\$4 20	\$1,040 00
State of New York.....	3	104,500 00	104½		104,500 00
City of New York.....	3½	101,125 00	100	1,125 00	100,000 00
City of New York.....	3½	100,500 00	100	500 00	100,000 00
Union Ferry Co.....	5	21,256 25	96	136 25	21,120 00
Wabash Term. Ry. Co., 2d.....	4	7,800 00	36	600 00	7,200 00
Tenn. Coal & Iron.....	5	24,808 75	100		25,000 00
International Paper Co.....	5	23,531 25	95½		23,875 00
Amer. Maltg. Co.....	6	46,356 25	107		47,080 00
Con. Tobacco Co.....	4	24,412 50	81	112 50	24,300 00
St. Louis & So. Western Ry.....	4	16,400 00	83½		16,700 00
Colo. Fuel & Iron Co., conv.....	5	28,500 00	95		28,500 00
Amer. Ice Securities Co.....	6	7,892 50	82		8,200 00
Brooklyn, Queens & Sub. Ry.....	5	26,437 50	105	187 50	26,250 00
Virginia Iron, Coal & Coke Co.....	5	9,012 50	90½		9,050 00
Erie R. R., conv., series B.....	4	1,006 72	100	6 72	1,000 00
Stocks:					
First Nat'l Bank, Brooklyn.....		21,516 25	385	341 25	21,175 00
Corn. Products Co., pfd.....		9,850 00	54		10,800 00
Corn. Products Co., com.....		2,150 00	15		3,000 00
U. S. Leather Co., pfd.....		22,012 50	118		23,600 00
Empire State Surety Co.....		900 00	200		1,000 00
St. Louis & So. West. Ry., pfd.....		12,600 00	57	1,200 00	11,400 00
Ches. & Ohio R. R., com.....		5,500 00	55		5,500 00
Erie R. R., 1st pfd.....		8,062 50	82		8,200 00
Amer. Tel. & Tel. Co.....		13,925 00	135	425 00	13,500 00
Metropolitan St. Ry.....		39,000 00	121	2,700 00	36,300 00
No. Amer. Co.....		10,087 50	102		10,300 00
National Surety Co.....		3,281 25	130	31 25	3,250 00
United Ry. of St. Louis, pfd.....		8,162 50	85		8,500 00
Union Ferry Co.....		5,950 00	30		6,000 00
Terminal Bank, Brooklyn.....		31,875 00	125		31,875 00
So. Railway, com.....		3,600 00	35	100 00	3,500 00
Chicago Terminal Co.....		2,325 00	18		3,600 00
Loans and discounts.....		957,843 95			957,843 95
Bonds and mortgages.....	Var.	172,500 00			172,500 00
Real estate.....		60,000 00			60,000 00
Furniture and fixtures.....		8,000 00			8,000 00
Cash on hand.....		43,343 13			43,343 13

JENKINS TRUST COMPANY, BROOKLYN—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Due from First Nat'l Bank of Brooklyn.....		\$36,569 60			\$36,569 60
Accrued interest receivable, es- timated.....					6,000 00
		\$2,023,637 60			\$2,029,471 68
LIABILITIES.					
Capital stock.....		\$500,000 00			
Due depositors.....		1,250,459 75			
Certified checks.....		5,400 24			
Secretary's checks.....		711 79			
Accrued interest payable, esti- mated.....		1,500 00			1,758,071 78
Surplus.....					\$271,399 90

KINGS COUNTY TRUST COMPANY, BROOKLYN.

[Examined November 15, 1905.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York.....	3½	\$116,000 00	100		\$116,000 00
Kings Co. El. R. R.....	4	21,209 08	96½		24,125 00
N. Y. & E. River Gas Co.....	5	23,706 25	110		27,500 00
Southern Pac. R. R.....	4½	90,614 25	100		100,000 00
U. S. Rubber Co., notes.....	5	49,149 99	100		50,000 00
St. Louis & S. F. R. R., notes.....	6	98,976 55	100		100,000 00
Nassau Elec. R. R.....	4	19,631 25	89		22,250 00
N. Y. & Queens Co. E. L. & P. Co.....	5	10,000 00	102½		10,250 00
Am. Tel. & Tel. Co., notes.....	5	149,242 18	100		150,000 00
Brooklyn Rapid Transit.....	5	44,277 65	109		47,960 00
Westinghouse Elec. Co., notes.....	5	49,656 25	100		50,000 00
Hocking Valley R. R., notes.....	3½	35,000 00	100		35,000 00
C., R. I. & P., notes.....	4½	50,093 75	100	\$83 75	50,000 00
Oregon Short Line R. R.....	4	24,281 25	97	31 25	24,250 00
Penna. Steel Co., eq. trust.....	3½	4,950 00	100		5,000 00
Cent. Leather Co.....	5	48,437 50	100		50,000 00
Stocks:					
Manhattan Ry. Co.....		85,462 50	165	2,062 50	82,500 00
N. Y. & N. J. Tel. Co.....		29,218 25	156		31,200 00
Lawyers' Title Ins. Co.....		14,333 26	330		16,500 00
Mortgage Bond Co., N. Y.....		24,000 00	107	2,600 00	21,400 00
Lawyers' Mortgage Co.....		11,279 00	100		12,160 00
Call loans.....					4,741,946 91
Time loans.....					3,634,450 00
Bills purchased.....					1,303,803 97
Bonds and mortgages.....					1,141,783 33
Real estate.....					210,000 00
Due from banks.....					786,701 96
Cash.....					199,334 24
Accrued interest.....					54,231 00
					\$13,098,346 41
LIABILITIES.					
Capital stock.....		\$500,000 00			
Due depositors.....		9,874,775 15			
Court and trust funds.....		262,319 83			
Certificates of deposit.....		605,477 17			
Certified checks.....		265,414 22			
Trust checks.....		709 31			
Unpaid dividends.....		255 00			
Accrued interest.....		99,686 00			
Rebate on bills purchased.....		22,000 00			
Accrued taxes, rent and expense.....		18,000 00			
Surplus.....					11,648,636 68
					\$1,440,709 73

KNICKERBOCKER TRUST COMPANY, NEW YORK CITY.

[Examined February 13, 1906.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
Mt. Morris Elec. Lt. Co.....	5		100		\$10,000 00
City of New York.....	3		95		95,000 00
City of New York, corp. stk...	3		98		24,500 00
City of New York, corp. stk...	3		96		9,600 00
St. Louis & So. Western R.R. Co.....	4		82		20,500 00
So. States Lumber Co.....	6		150		7,500 00
Underground Elec. Rys. Co. of London, notes.....	5		97½		146,250 00
Western Union Teleg. Co.....	4½		105		52,500 00
Rio Grande & Western Ry. Co., cons.....	4		91		45,500 00
Brooklyn Ferry Co.....	5		55		115,500 00
American Tobacco Co.....	6		117½		96,350 00
Ft. Wayne & Wabash Valley Tract.....	5		100		100,000 00
University Club, 2d mtg.....	5		100		1,500 00
Lackawanna Steel Co., notes.....	5		100		100,000 00
Amer. Ice Co., coll. s. f.....	5		91		202,020 00
Atlantic & Birmingham Ry....	5		104		124,800 00
City of Chicago, Ill.....	4		103½		51,750 00
Elec. Securities Corp'n, 3d series.....	5		100		34,000 00
State of New York, canal.....	3		104½		261,250 00
Lake Erie Co., coll. tr.....	5		97½		195,000 00
Amer. Ice Securities, deb.....	6		91		98,280 00
Nat'l Ry. Co. of Mexico.....	5		100		50,000 00
Clyde Steamship Co., 1st mtg.....	5		100		250,000 00
Stocks:					
Albany Trust Company.....			325		74,750 00
Chemung Canal Trust Co.....			260		52,000 00
Commonwealth Trust Co., Buffalo.....			235		47,000 00
Equitable Trust Co., Pittsburg.....			195		58,500 00
Mercantile National Bank.....		\$4,304,942 32	260		111,020 00
Mount Vernon Trust Co.....			255		11,475 00
Nat'l Bank of No. Amer.....			300		104,700 00
Nat'l Bank of Commerce.....			195		39,000 00
Schenectady Trust Co.....			200		12,000 00
Syracuse Trust Co.....			250		47,500 00
Troy Trust Co.....			225		28,125 00
Westchester Trust Co.....			210		145,530 00
Washington Trust Co.....			200		40,000 00
Associated Merchants' Bankers & Merchants' Agency Co.....			108		21,600 00
Knickerbocker Safe Dep. Co....			350		14,000 00
Lawyers' Mtg. Ins. Co.....			100		99,500 00
Security Transf. & Registrar			190		34,200 00
Underground Elec. Ry. Co. of London Syn.....			100		10,000 00
N. Y. Mtg. & Security Co.....			50		12,500 00
Metropolitan St. Ry.....			200		140,000 00
General Elec. Co.....			117½		176,250 00
Amer. British Securities.....			170		51,000 00
Title Insurance Co.....			100		5,000 00
Coal & Iron Nat. Bank.....			205		276,750 00
Queens Co. Trust Co.....			255		94,350 00
Electrical Securities Corp'n, pfd.....			120		12,000 00
Met. Securities Co.....			100		30,000 00
Mtge. Bond Co., N. Y.....			69½		6,950 00
Trust Co. of America.....			205		30,750 00
Dairy Products Co.....			753		131,775 00
Standard Plunger Elec. Co.....			66		174,900 00
Mott Haven Apartment Co.....			100		4,998 00
Banque-Franco-Amer.....			100		135,000 00
Atlantic & Birmingham Ry. Co., pfd.....			100		12,500 00
Broadway Securities Co.....			75		2,850 00
Stanislaus Power Devel. Co....			100		50,000 00
Brunswick Site Co.....			100		12,750 00
Butterick Co.....			110		9,550 00
			57		5,700 00

KNICKERBOCKER TRUST COMPANY, NEW YORK CITY.—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Chic. Union Tract. Co., participation ctf.			100		\$100,000 00
New Orleans Great No. R.R. Co., sub.			100		22,500 00
Susquehanna Power Co., sub.			100		23,400 00
Lehigh Valley R.R. Co., sub.			85		17,000 00
Bonds and mortgages.	Var.	\$4,740,630 39			\$4,740,630 39
Amount loaned on collateral.		47,335,709 30		\$4,798 00	47,330,911 30
Other loans, including bills purchased.		785,565 70			785,565 70
Due from trust companies, banks, bankers and brokers.		6,564,172 44			6,564,172 44
Banking house.		925,000 00			925,000 00
Other real estate.		365,000 00			365,000 00
Cash on hand.		4,897,412 79			4,897,412 79
Interest due company.		314,872 60			314,872 60
Total.		\$70,233,305 54			\$70,504,747 22
Interest accrued receivable.		\$380,901 60			
LIABILITIES.					
Capital stock.		\$1,000,000 00			
Individual or corporation deposits subject to check, not preferred.		51,827,107 18			
Time ctf. of deposit, not pfd.		6,734,957 52			
Demand ctf. of deposit, not pfd.		34,567 21			
Amount due trust companies, banks, bankers and brokers.		5,048,687 59			
Preferred deposits, as follows:					
Due savings banks.		2,027,980 29			
Due savings and loan ass'ns.		65,556 95			
Due as executor, administrator, guardian, receiver, trustee, committee or depositary.		205,623 04			
Unpaid dividends.		1,500 00			
Certified checks.		457,813 40			
Interest due depositors.		107,823 22			67,511,616 40
Surplus.					\$2,993,130 82
Interest accrued payable.		\$182,778 28			
Surplus after charging and crediting accrued interest.					3,191,254 14

LAWYERS TITLE INSURANCE AND TRUST COMPANY, NEW YORK CITY.

[Examined November 29, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York.	3½	\$100,000 00	100		\$100,000 00
City of New York.	3½	300,000 00	100		300,000 00
New York Gas, E. L. H. & P. Co.	5	50,000 00	110½		55,250 00
Chicago, R. I. & Pac.	4	120,540 00	96½	\$1,845 00	118,695 00
Simpson Securities Co.	6	24,500 00	85		29,750 00
Am. Cigar Co., series A.	4	1,900 00	93½	25 00	1,875 00
U. S. of Mexico.	4	93,250 00	95		95,000 00
Mex. Cent. R.R., notes.	5	49,250 00	100		50,000 00
Western Maryland.	4	43,623 12	87	123 12	43,500 00
Lackawanna Steel Co., notes.	5	49,875 00	100		50,000 00
Stocks:					
Lawyers' Mtge. Co.		367,455 00	185		458,245 00
Lawyers' Mtge. Co.		47,500 00	185		
Imp. & Traders' Nat. Bk.		112,200 00	59½		120,666 00
Lawyers' Realty Co.		25,000 00	Book		25,000 00
Academy Realty Co.		4,600 00	Book		4,600 00

LAWYERS TITLE INSURANCE AND TRUST COMPANY, NEW YORK CITY—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Syndicate participations:					
Cin., Ham. & Dayton R.R.....		\$79,484 44	Book		\$79,484 44
Pere Marquette R.R., ref.....	4	36,337 68	Book		36,337 68
Loans.....		2,261,968 42			2,261,968 42
Bonds and mortgages.....	Var.	13,235,634 63			13,235,634 63
Banking house, Liberty st., N.Y.		931,968 43			931,968 43
Banking house, Montague st., Brooklyn.....		424,177 48			424,177 48
Other real estate.....		261,615 72			261,615 72
Accounts receivable.....		371,258 16		25,000 00	346,258 16
Insurance advanced.....		3,374 60			3,374 60
Advertising advanced.....		672 60			672 60
Cash on hand.....		55,175 08			55,175 08
Cash deposited.....		1,218,750 36			1,218,750 36
Interest accrued receivable.....		264,438 01			264,438 01
Rents accrued receivable.....		915 80			915 80
		\$20,535,464 53			\$20,573,352 41
LIABILITIES.					
Capital stock.....		\$4,000,000 00			
Due depositors.....		10,466,441 68			
Reserved for rents.....		3,287 17			
Reserved for taxes.....		13,228 24			
Reserved for expenses.....		11,361 77			
Interest accrued payable.....		118,498 50			14,612,817 36
Surplus.....					\$5,960,535 05

LINCOLN TRUST COMPANY, NEW YORK CITY.

[Examined December 16, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York.....	3½	\$288,400 00			
City of New York.....	3½	102,500 00	100	\$17,450 25	\$685,000 00
City of New York.....	3½	251,466 40			
City of New York.....	3½	60,083 85			
Mex. Central, gold notes.....	6	99,750 00	100		100,000 00
Southern Ry., coll trust.....	5	75,750 00	101		75,750 00
Mobile & Ohio.....	5	90,450 00	100	450 00	90,000 00
Canadian Imp. Co., loan cts.....	5	100,500 00	Book		100,500 00
Chicago Union Traction.....	6	60,000 00	100		60,000 00
Cons. Gas Co., conv.....	6	198,401 25	169	17,571 25	180,830 00
Hocking Valley Ry., equip.....	4½	100,500 00	100½		100,500 00
Atlantic Coast Line (L. & N.).....	4	192,000 00	95	2,000 00	190,000 00
North West Grand Trunk.....	6	8,440 00	105½		8,440 00
N. Y. & Queens El. L. & Power.....	5	81,524 02	102	1,964 02	79,560 00
Nor. Pac.—Gr. Nor., jt.....	4	102,625 00	102	625 00	102,000 00
N. Y. & Westchester Ltg. Co.....	4	93,000 00	93		93,000 00
N. Y. Cent. & H. R., genl.....	3½	99,750 00	99½		99,750 00
N. Y. & Queens Gas.....	5	152,625 00	101½	8,375 00	152,250 00
Wabash Plg. Term.....	5	184,450 00	88	8,450 00	176,000 00
Tex. and Pac.....	4	95,787 50	100		100,000 00
Balto. & O (P. L. E. & W. Va.).....	4	49,223 75	98½		100,250 00
Chic., Bur. & Q. (Ill div.).....	4	176,550 00	107		176,550 00
Chic., Rock I. & Pac.....	4	224,130 63	95½	1,990 63	222,140 00
Seaboard Air Line.....	4	190,500 00	95		190,000 00
Lack. Steel, notes.....	5	99,500 00	100		100,000 00
Cin., Ham. & Dayton.....	4½	39,950 00	100		40,000 00
St. Paul, M. & M. Pac. ext.....	4	201,696 54	Book		201,696 54
Schwartzschild & Sulz., notes.....	5	200,000 00	100		200,000 00
N. Y. Ont. & West.....	5	10,100 00	101		10,100 00
Japanese Gov't.....	4½	60,475 00	92		60,720 00
Pitts. Coal Co., notes.....	4½	98,980 00	Book		98,980 00
N. Y. Ont. & West., eq.....	5	35,808 50	100	808 50	35,000 00
Williamsport Gas.....	5	1,020 00	102		1,020 00
West. Pac. Ry.....	5	283,650 00	92	3,050 00	280,600 00

EXAMINATIONS.

769

LINCOLN TRUST COMPANY, NEW YORK CITY -(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
l. I. & Pac.	4	\$82,000 00	80		\$80,000 00
l. Sou., rfd. and ex.	4½	48,762 50	90		49,500 00
Worsted Co.	4½	99,300 00	Book		99,300 00
ttan Ry.		135,550 00	164	\$4,350 00	131,200 00
l. Queens Gas.		37,200 00	Book		37,200 00
g. 1st pfd.		8,850 00	92½		9,250 00
l. Queens F. L. & P. pfd.		116,250 00	93		116,250 00
n Safe Deposit Co.		53,000 00	Book		53,000 00
as of Balto.		40,320 00	87½		41,760 00
st pfd.		79,121 35	80½		80,500 00
Topeka & S. Fe., pfd.		20,500 00	104		20,950 00
Vy., pfd.		90,237 50	94		94,000 00
Vy., pfd.		18,118 75	94		18,800 00
Vy., com.		74,650 00	105		84,000 00
l. P., M. & O.		93,312 50	188		94,000 00
st pfd.		39,104 43	80½		40,250 00
d pfd.		59,498 72	73½		66,150 00
. Com'l.		19,737 50	Book		19,737 50
nvesting Co.		9,700 00	Book		9,700 00
vesting Co.		7,307 03	Book		7,307 03
d discounts.		9,637,750 91		11,300 00	9,626,450 91
ivable.		2,705 56			2,705 56
d mortgages	Var.	1,266,340 67			1,266,340 67
and fixtures		25,000 00			25,000 00
n Metropolitan Sugar		1,559 00			1,559 00
ffice		381,948 14			381,945 14
is.		20,613 24			20,613 24
U. S. Treasurer		8,000 00			8,000 00
Merchants' Nat. Bank		300,228 69			300,228 69
New York Trust Co.		178,753 59			178,753 59
Greenwich Bank		152,859 06			152,859 06
First Nat'l Bank, N. Y.		446,489 49			446,489 49
l banks, collection ac-		785,566 10			785,566 90
nterest.					241,486 35
		\$18,440,919 97			\$18,650,489 67
LIABILITIES.					
ock		\$500,000 00			
itors.		16,937,538 69			
xchange.		3,462 60			
nterest.		132,387 34			
					17,573,388 63
lus.					\$1,077,101 04

LONG ISLAND LOAN AND TRUST COMPANY, BROOKLYN.

[Examined November 9, 1905.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
c Coast Line R. R. (L. coll.)	4	\$47,375 00	101½		\$50,750 00
Portland Cement Co., atg.	6	26,250 00	101	\$1,000 00	25,250 00
pparrows Point & Ches.	4½	23,625 00	96		24,000 00
yn Union Gas, 1st conv.	5	66,300 00	113		73,450 00
yn Union Gas, conv.	6	61,483 75	172		65,360 00
terminal Co., 1st.	4	43,500 00	91		45,700 00
l Union Gas Co., 1st.	5	20,000 00	108½		21,700 00
ock I. & Pac. Ry., coll.	4½	49,781 25	100		50,000 00
ock I. & Pac. R. R.,					
St. Louis R. R. 1st.	4	40,000 00	81		40,500 00
	6	10,000 00	113		11,300 00

LONG ISLAND LOAN AND TRUST COMPANY, BROOKLYN—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Cinn., Ham. & Dayton Ry., notes.....	4½	\$48,875 00	98		\$49,000 00
City of Brooklyn.....	4	100,000 00	107		107,000 00
City of New York.....	3½	100,000 00	102½		102,250 00
City of New York.....	3½	200,000 00	102½		204,500 00
City of New York.....	3½	100,000 00	102½		102,250 00
Colorado Fuel and Iron, gen.	5	72,656 25	103		77,250 00
Colorado Industrial Co., conv.	5	30,000 00	75		30,000 00
Consolidated Gas Co., conv.	6	75,843 75	170		85,000 00
Erie R. R., conv.....	4	24,906 25	109		27,250 00
Erie R. R., prior.....	4	46,500 00	102½		51,250 00
Erie R. R., gen.....	4	56,793 75	94		70,500 00
Excelsior Hygienic Ice Co., 1st mtg.....	5	46,500 00	100		46,500 00
Flatbush Water Works.....	6	20,000 00	100		20,000 00
Houston & Texas Central R. R., cons.....	6	91,850 00	110½		93,925 00
International & Gt. Northern Kings Co. Elevated R. R., 1st	5	24,343 75	101		25,250 00
Kings Co. Elec. Light & P., p. m.....	4	22,531 25	95		23,750 00
Lackawanna Steel, notes.....	6	58,000 00	123		61,500 00
Missouri Pac. Ry., coll.....	5	49,875 00	100		50,000 00
Mt. Morris Elec. Lt., 1st.....	5	24,937 50	100		25,000 00
Nassau Elec. R. R., cons.....	5	24,960 00	104		24,960 00
New Amsterdam Gas, 1st m.....	4	20,781 25	89½		22,375 00
New Williamsburgh & Flat- bush R. R.....	5	42,640 00	111½		45,715 00
N. Y. Central & H. R. R. R., (L. S. coll.).....	4½	75,000 00	102		76,500 00
N. Y. Central & H. R. R. R., deb.....	3½	44,750 00	91		45,500 00
N. Y. Gas Elec. Lt., H. & P., 1st.....	4	24,359 38	100½		25,125 00
N. Y., & Queens Elec. Lt. & Power, 1st.....	5	54,125 20	110½		55,250 00
Norfolk & Portsmouth Belt L. R., 1st.....	5	25,500 00	102		25,500 00
Prospect Park & Coney Is. R. R.....	5	25,000 00	100		25,000 00
Pub. Serv. Corp. of N. J., coll.	6	19,210 00	114		19,380 00
Republic Iron & Steel, 1st m.....	5	48,937 50	95½	\$1,187 50	47,750 00
Southern Pac. Co., coll.....	5	49,125 00	98	125 00	49,000 00
United States Steel, s. f.....	4	17,125 00	95		19,000 00
Wabash R. R., coll. n.....	5	84,356 25	96½		96,500 00
Western Maryland, 1st.....	5	24,937 50	100		25,000 00
Western Union Tel. Co., coll.....	4	68,625 00	88	2,625 00	66,000 00
Southern Ry., 1st cons.....	5	25,000 00	112		28,000 00
City of New York.....	5	24,500 00	120½		30,125 00
City of New York.....	3½	100,000 00	102½		102,250 00
Portland Ry., 1st m.....	3½	42,173 46	102½		42,945 00
Stocks:	5	49,500 00	100		50,000 00
Amer. Sugar Ref., pfd.....		67,062 50	140		70,000 00
Amer. Tel. & Teleg. Co.....		43,508 12	137	2,408 12	41,100 00
Brooklyn City R. R.....		93,000 00	240		120,000 00
Brooklyn Union Gas.....		40,000 00	182		36,400 00
Chi., Mil. & St. Paul, com.....		14,100 00	180		18,000 00
Chi., Mil. & St. Paul, pfd.....		27,900 00	189		37,800 00
Chi. & Northwestern Ry., com.....		31,000 00	221		44,200 00
Chi. & Northwestern Ry., pfd.....		18,512 50	238		23,800 00
Consolidated Gas Co.....		48,000 00	183		54,600 00
Delaware & Hudson Co.....		47,700 00	235		70,500 00
Erie R. R., 1st pfd.....		33,687 50	82		41,000 00
Kings Co. Elec. Lt. & Power		34,900 00	205		41,000 00
Manhattan Ry.....		70,962 50	165		82,500 00
N. Y. Central & Hudson R. R.....		11,500 00	150		15,000 00
N. Y. & N. J. Telephone Co.....		61,660 00	170		68,000 00
Northern Central Railway.....		30,000 00	218		43,600 00
Pennsylvania R. R.....		104,529 50	140		112,000 00
Pullman Co.....		19,912 50	248		24,800 00
Reading Co., 1st pfd.....		4,593 75	94		4,700 00
Rensselaer & Saratoga R. R.....		35,600 00	207		41,400 00
Royal Baking Powder, pfd.....		45,981 25	110	481 25	49,500 00
Union Typewriter, 1st pfd.....		30,100 00	119	350 00	29,750 00
Demand loans.....		2,619,177 77			2,619,177 77

LONG ISLAND LOAN AND TRUST COMPANY, BROOKLYN—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Time loans.....		\$3,476,500 00			\$3,476,500 00
Bonds and mortgages.....		802,225 00			802,225 00
Real estate.....		3,000 00			3,000 00
Cash in office.....		130,402 72			130,402 72
Due from Mechanics' Bank of Brooklyn.....		37,922 57			37,922 57
Due from Bank of America.....		120,968 23			120,968 23
Due from Union Bank of Brooklyn.....		31,069 40			31,069 40
Due from Nassau Nat'l Bank.....		188,405 56			188,405 56
		\$10,796,414 21			\$11,061,481 25
LIABILITIES.					
Capital stock.....		\$1,000,000 00			
Due depositors.....		8,147,131 78			
Certified checks.....		65,556 48			
					9,212,688 26
Surplus.....					\$1,848,792 99
Accrued interest receivable.....		55,067 54			
Accrued interest payable.....		91,231 51			
Surplus with accrued interest deducted.....					1,812,629 02

MANHATTAN TRUST COMPANY, NEW YORK CITY.

[Examined October 1, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York.....	3½	\$100,306 60	101		\$101,000 00
City of New York.....	3½	511,334 91	102½		512,500 00
City of New York.....	3½	407,808 28	100½	\$4,808 28	403,000 00
City of New York.....	3½	126,644 47	102½	1,504 45	125,050 00
Grattan Township, Neb.....	6	13,000 00	100		13,000 00
Imp. Japanese.....	4½	33,515 68	92		34,500 00
Plainfield Water Sup. Co., 1st	5	14,175 00	102		14,280 00
Buffalo Gas Co.....	5	48,702 78	84	6,702 76	42,000 00
Seattle Gas & Elec. Co.....	6	49,116 67	100		50,000 00
Balt. & Ohio R.R. (So. W. div.).....	3½	48,306 20	93½	748 70	47,557 50
Jer. City, Ho. & Pat. St. Ry.....	4	60,877 77	73		61,320 00
Third Ave. R.R., con. mtg.....	4	30,000 00	95	1,500 00	28,500 00
Penn. R.R., car trust.....	3½	48,917 67	98		49,000 00
N. Y., Ont. & West R.R., gold notes.....	5	35,583 33	102		35,700 00
Chi., Bur. & Quincy, joint.....	4	192,062 50	102½		204,500 00
N. Y., Ont. & West., equip. notes, B.....	4½	56,840 00	102		57,120 00
Nor. Jersey St. Ry. Co., 1st mtg.....	4	40,500 00	75	3,000 00	37,500 00
Atlantic Coast Line (L. & N. coll.).....	4	237,916 67	96		240,000 00
Atlantic Coast Line (L. & N. coll.).....	5	28,771 23	96		28,800 00
Internat'l Nav. Co., 1st mtg.....	5	138,750 00	93		139,500 00
Westinghouse Elec. Mfg. Co.....	5	50,479 17	101		50,500 00
N. Y. C. & H. R. R. R., deb.....	4	194,333 33	101		202,000 00
Jersey City Water Sup. Co.....	4	349,340 00	100		350,000 00
Underground Rys., London.....	5	199,833 33	99½	1,333 33	198,500 00
St. Louis & San Francis. R.R.....	5	101,836 66	100	1,836 66	100,000 00
Balt. & Ohio R.R. (L. E. & W. Va.), ref. mtg.....	4	90,587 77	101		90,900 00
St. P., M. & Man. R.R.....	4	203,081 54	105		203,636 35
Lack. Steel Co.....	5	199,833 33	99½	333 33	199,500 00

MANHATTAN TRUST COMPANY, NEW YORK CITY—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
N. Y., Ont. & West. R.R., equip.	5	\$10,000 00	100		\$10,000 00
Nor. Pac. R.R., gen. lien.	3	37,055 00	79		39,500 00
Oregon Short Line, ref.	4	97,458 33	97	\$203 33	97,250 00
So. Pac. Ry., ref.	4	195,500 00	97	750 00	194,750 00
Amer. Tel. & Tel. Co., deb.	4	237,974 78	94	1,724 78	236,250 00
Penn. R.R., conv.	3	53,500 00	100		53,500 00
Lake Shore & Mich. So. Ry.	4	100,333 33	101		101,000 00
Essex Pass. Ry. Co.	6	20,379 12	100	379 12	20,000 00
Interboro Rapid Trans. Co.	4	249,041 67	100		250,000 00
Chi., R. I. & Pac. R.R.	4	50,656 25	100	406 25	50,250 00
Det. United Rys. Co., 1st.	4	13,441 88	90		13,500 00
Amer. Cotton Oil Co., deb.	4	47,875 00	98		49,250 00
Gen'l Rubber Co., deb.	4	190,737 50	95	737 50	150,000 00
Cent. Pac. Ry. Co., 1st ref.	4	100,944 45	101		101,500 00
Westinghouse Lighting Co., 1st	5	112,278 50	111	1,278 50	111,000 00
Cent. Union Gas Co., 1st.	5	27,335 81	109	85 81	27,250 00
Cramp & Sons S. & E. B. Co.	5	91,250 00	91		91,250 00
Chi., R. I. & Pac. Ry. Co.	4	84,319 45	82	1,569 45	82,750 00
Wheeling & Lake Erie Ry. Co.	5	97,152 77	99		99,000 00
Stocks:					
Old Colony Trust Co.		10,518 62	750		56,250 00
Buffalo Gas Co.		1,225 00	10		1,750 00
Interboro R. Trans. Co.		80,188 94	212		212,000 00
Penn. R.R. Co.		185,679 49	145		218,250 00
Subway Realty Co.		12,500 00	Book		12,500 00
Amer. Tel. & Tel. Co.		107,281 67	137	\$284 67	106,997 00
Pocahontas Coal Co., pfd.			Book		
Pocahontas Coal Co., com.		17,379 00	Book		17,379 00
Jersey City Water Supply Co.		40,000 00	100		40,000 00
The Mackay Cos., pfd.		56,000 00	73		58,800 00
Internal. Tract. Co., pfd.		16,250 00	65		16,250 00
The Tractonial Co.		35,957 25	Book		35,957 25
Atl. & Bir. Cons. Co., pfd.		17,500 00	Book		17,500 00
Atl. & Bir., voting tr. et. pfd.			Book		
Atl. & Bir., voting t. et., com.		5,757 50	Book		5,757 50
Nor. Cent. Ry. Co.		77,480 00	218		109,000 00
Casualty Co. of America		30,000 00	150		30,000 00
Niagara Falls Trust Co.		10,000 00	200		10,000 00
Nor. Sec. Co.		8,594 00	300		16,800 00
Nor. Pac. Ry. Co.		251,622 47	206		450,728 00
Gt. Nor. Ry. Co.		302,759 45	316		531,512 00
Amer. Smelt. Sec. Co., pfd.		5,853 30	99		6,234 37
Hudson River Tel. Co.		5,611 50	90	391 50	5,220 00
Syndicates:					
Underground E. Rys. Co., London.		48,820 00	Cost		48,820 00
Navigation Co.		97,975 00	88	\$9,975 00	88,000 00
Seaboard Air Line.		100,000 00	Cost		100,000 00
Hudson Co.		35,000 00	Cost		35,000 00
Penn. R.R., conv. bonds.		148,468 16	Cost		148,468 16
N. Y. C. & H. R. R.R.		23,607 25	Cost		23,907 25
West Pac. Ry. Co., 1st mtg. bond.		23,225 69	Cost		23,225 69
Call loans.		7,125,684 85			7,125,684 85
Time loans.		402,000 00			402,000 00
Bonds and mortgages.	Var.	9,500 00			9,500 00
Cash on hand.		1,000,500 00			1,000,500 00
Cash deposit.		2,454,972 45			2,454,972 45
Due from sundry banks, collections.		90,000 59			90,000 59
Interest accrued receivable.					37,213 73
					\$18,984,041 69
LIABILITIES.					
Capital stock.		\$1,000,000 00			
Due depositors.		14,714,548 67			
Secretary's checks.		468,063 42			
Interest accrued.		3,040 92			
					16,185,653 01
Surplus.					\$2,798,388 68

MERCANTILE TRUST COMPANY, NEW YORK CITY.

[Examined February 3, 1906.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York.....	3	\$29,190 63	98		\$29,400 00
City of New York.....	3	26,162 50	100	\$162 50	26,000 00
City of New York.....	3	206,000 00	100	6,000 00	200,000 00
City of New York.....	3	30,318 75	100	318 75	30,000 00
City of New York.....	3	153,000 00	100	3,000 00	150,000 00
City of New York.....	3	102,000 00	100	2,000 00	100,000 00
City of New York.....	3	556,812 50	100	6,812 50	550,000 00
Atch., Top. & S. Fe.....	4	264,252 50	96		270,200 00
Atlantic Coast Line.....	4	237,500 00	97		242,500 00
Balt. & Ohio R.R.....	3	184,250 00	92		184,500 00
Canada So. R.R.....	5	21,025 00	106		21,200 00
Central Pac. R.R., 1st ref.....	4	249,375 00	100		250,000 00
Chic. & Alton, ref.....	3	459,000 00	82	16,200 00	442,800 00
Chic. & Alton, coll. notes.....	4	195,780 00	100		200,000 00
D. & H. Co., car trust.....	3	100,000 00	100		100,000 00
St. Louis & Iron Mt. R.R., uni. & ref.....	4	218,750 00	93		232,500 00
St. Louis & Iron Mt., car trust, L.....	5	84,825 00	100		87,000 00
St. Louis & Iron Mt., car trust, N.....	5	142,350 00	100		146,000 00
Lake Shore & Mich. R. R.....	4	245,937 50	101		252,500 00
Louis. & Nash. R.R., coll. tr.....	4	245,000 00	100		250,000 00
Mo. Pac. R.R.....	4	286,000 00	100		286,000 00
Norfolk & West. R.R.....	4	186,000 00	102		204,000 00
Nor. Pac. R.R.....	4	52,500 00	105		52,500 00
Oregon Short Line R.R.....	4	483,750 00	97		485,000 00
New York City, rev.....	5	100,000 00	100		100,000 00
Penn. Co.....	4	210,000 00	107		214,000 00
Penn. Co.....	3	213,500 00	97		216,027 50
Penn. Co., conv.....	3	236,400 00	100		240,000 00
Penn. Co., trust cfs., B.....	3	46,890 95	93	390 85	46,500 00
Penn. Co., trust cfs., C.....	3	75,115 94	93	715 94	74,400 00
Penn. Steel, r. stock tr. cfs., G.....	3	48,470 00	97		48,750 00
Penn. Co., Steel, car tr.....	3	200,000 00	100		200,000 00
Peoria & N. W. R.R.....	3	35,000 00	96	1,400 00	33,600 00
Princeton & N. W. R.R.....	3	50,000 00	96	2,000 00	48,000 00
Reading Co. (Jersey Cent. coll.).....	4	90,000 00	100		100,000 00
Rochester and town of Gates.....	6	36,500 00	100		36,500 00
Sioux City & Pac.....	3	54,000 00	96	2,160 00	51,840 00
Southern Pacific, 1st ref.....	4	241,875 00	97		242,500 00
City of Springfield, Ill.....	3	52,750 00	97	4,000 00	48,750 00
Union Pac. R.R.....	4	400,000 00	105		420,000 00
U. S. of Mexico.....	4	231,500 00	94		235,927 50
Wabash R.R.....	4	301,500 00	89	1,675 00	299,825 00
West. Maryland R.R.....	4	251,632 50	88	8,257 50	243,375 00
Western Union Tel.....	5	99,000 00	108		108,000 00
West Shore R.R.....	4	189,000 00	108		194,400 00
Stocks:					
Amer. Smelters Sec. Co., pfd.....		18,700 00	101		20,200 00
Equitable Trust Co.....		72,500 00	480		183,750 00
Franklin Nat. Bk., Phila.....		100,000 00	292		146,000 00
General Elec. Co.....		20,126 62	175	351 62	19,775 00
Syndicate participations:					
Navigation Syndicate.....		125,000 00	90	12,500 00	112,500 00
Bonds and mortgages.....	Var.	1,317,650 00			1,317,650 00
Amount loaned on collateral.....		39,936,005 57			39,936,005 57
Other loans, including bills pur- chased.....		50,000 00			50,000 00
Due from trust companies, banks bankers and brokers.....		1,144,605 34			1,144,605 34
Other real estate.....		69,500 00			69,500 00
Cash on hand.....		1,130,760 02			1,130,760 02
Accrued interest receivable.....		204,355 00			204,355 00
					\$52,329,595 93
LIABILITIES.					
Capital stock.....		\$2,000,000 00			
Individual or corporation de- posits subject to check, not preferred.....		35,535,557 87			
Time cfs. of deposit, not pre- ferred.....		114,117 31			

MERCANTILE TRUST COMPANY, NEW YORK CITY—(Continued).

LIABILITIES.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Demand cts. of deposit, not preferred.....		\$496,082 15			
Amount due trust companies, banks, bankers and brokers....		3,979,764 95			
Preferred deposits:					
Due savings banks.....		2,337,635 61			
Due savings and loan associations.....		14,496 05			
Due as executor, etc.....		198,067 52			
Certified checks.....		388,847 57			
Interest accrued payable.....		156,394 00			
Unadjusted accounts.....		52,719 64			
					\$45,273,682 67
Surplus.....					\$7,065,913 26

METROPOLITAN TRUST COMPANY OF THE CITY OF NEW YORK.

[Examined October 5, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York, reg.....	Var.	\$1,975,760 61	Cost		\$1,975,760 61
Standard Milling Co., 1st mtg.	5	150,000 00	82		164,000 00
Kanona & Prattsburgh, 1st mtg.....	4	50,000 00	Book		50,000 00
Kanona & Prattsburgh, stock					
Steubenville Trac. & Elec. Co., 1st.....	5	29,298 35	Book		29,298 35
St. L., Memphis & S. E., 1st.....	4½	97,001 79	97½		97,500 00
Buffalo & Susq. R. R., 1st.....	4½	99,748 60	100		100,000 00
Niagara Falls Power Co., deb.	6	95,737 43	100		100,000 00
N. Y. & Westchester Ltg. Co., gen.....	4	93,313 96	100		100,000 00
C. H. & Dayton R. R., col.....	4½	200,256 68	99	\$2,256 68	198,000 00
Rio G. & W. Ry., 1st mtg.....	4	92,855 61	90	2,855 61	90,000 00
Colo.-Utah Const. Co., col.....	5	252,864 20	Book		252,864 20
C. R. L. & P. R. R.....	4	108,846 22	Book		108,646 22
Stocks:					
Ill. & Iowa Fuel Co.....		12,135 00	Book		12,135 00
Atlantic Safe Deposit Co.....		10,000 00	100		10,000 00
Ks. City, Ft. S. & M. R. R., pref.....		118,381 99	85		127,500 00
Atlantic Mutual Ins. Co., scrip of 1901.....		7,740 00	100		7,740 00
Loans.....		30,252,523 34			30,252,523 34
Bonds and mortgages.....	Var.	950,500 00			950,500 00
Real estate.....		13,000 00			13,000 00
Cash deposited.....		2,886,928 02			2,886,928 02
Cash in office.....		26,143 68			26,143 68
Interest accrued.....					273,875 49
					\$37,826,414 91
LIABILITIES.					
Capital stock.....		\$2,000,000 00			
Due depositors.....		28,147,709 80			
Certified checks.....		385,221 74			
Secretary's and treasurer's checks.....		595,543 55			
Reserved for taxes.....		16,000 00			
Interest accrued payable.....		188,268 46			
					31,332,743 55
Surplus.....					\$6,493,671 36

EXAMINATIONS.

775

MORTON TRUST COMPANY, NEW YORK CITY.

[Examined August 24, 1905.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
States	2	\$208,000 00	104½		\$209,000 00
New York, Brooklyn.	3				
New York, Brooklyn.	3				
New York, Brooklyn.	3				
New York, school.	3				
New York, Brooklyn.	3				
New York, Brooklyn.	3	2,170,455 58	Cost		2,170,455 58
New York, Brooklyn.	3				
New York, dock.	3				
New York, dock.	3				
New York, fire dept.	3½				
New York, fire dept.	3½				
Tel. & Tel., coll. tr.	4	240,000 00	98½		246,250 00
Tobac. Co.	4	173,900 00	76½		179,775 00
Top. & San. Fe, adj.	4	94,000 00	96		96,000 00
dy Co., deb.	6	60,000 00	80		64,000 00
Lithograph Co.	5	300,000 00	100		300,000 00
ational Navigation.	5	462,500 00	92½		462,500 00
se, internal loan.	6	458,575 00	Cost		458,575 00
City Water Supply Co.	4	104,000 00	100		104,000 00
Co., gold notes.	3½	188,000 00	94		188,000 00
arquette, cons.	4	186,000 00	94		188,000 00
ande & West., coll. tr.	4	182,000 00	92		184,000 00
c. Ry., ref.	4	533,247 50	97		533,500 00
States Rubber Co.	5	500,000 00	100		500,000 00
ap., 2d series.	4½	50,000 00	Cost		50,000 00
is, Mem. & So. East.	4½	45,143 98	97½		48,750 00
Smelt. Sec. Co., pfd. B.		244,375 00	99		247,500 00
Tobac. Co., pfd.		254,400 00	102		270,300 00
Surety Co.		234,400 00	195		240,532 50
rial Tr. Co., Providence		390,000 00	260		390,000 00
City Water Supp. Co.		16,000 00	100		16,000 00
bank of Commerce.		512,500 00	205		512,500 00
Exch. Bank.		100,000 00	200		100,000 00
as:					
Smelt. Sec. Co., pfd. B.	5	116,875 00			116,875 00
o City. Ry. Co., stock.	4½	950,000 00			950,000 00
ubber Co.	4½	462,500 00			462,500 00
City & Ft. Dodge.	4	121,100 00			121,100 00
tion Co.	4½	50,000 00			50,000 00
2. & H. R. R. R.		24,000 00			24,000 00
R. R., conv.	3½	900,290 00			900,290 00
rd Air Line.	5	250,000 00			250,000 00
loans.		29,547,396 47			29,547,396 47
ns.		18,147,375 00			18,147,375 00
hased.		846,000 00			846,000 00
osited.		6,864,384 32			6,864,384 32
and.		45,016 36			45,016 36
undry banks collec-					
cts.		275 00			275 00
to trusts.		278,083 88			278,083 88
ecrued.		296,260 85			296,260 85
					\$66,659,194 96
LIABILITIES.					
ock.		\$2,000,000 00			
itors.		55,011,766 62			
and secretary's checks		2,288,237 22			
ecrued.		310,153 30			
					59,610,157 14
lus.					\$7,049,037 82

MOUNT VERNON TRUST COMPANY, MOUNT VERNON.

[Examined January 29, 1906.]

ASSETS.	Rate terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York, Bryant Park	3½	\$20,000 00	*100		\$20,175 00
City of New York, Gravesend	3½	1,000 00	*100		1,002 90
City of New York, sch. h.	3½	50,000 00	*100		50,437 50
City of New York, cons. stk.	3½	10,000 00	*100		10,027 50
Town of Eastchester	5	19,808 90	*100		20,386 40
Louis. & Nashville R. R., coll. tr.	4	24,625 00	*100		25,000 00
Amer. Cigar Co., series B.	4	18,800 00	96		19,200 00
Amer. Cigar Co., series A.	4	9,500 00	97		9,700 00
Chi. & Alton R. R., coll. notes	4	10,000 00	100		10,000 00
Chi., B. & Q. (No. Pac.-Gt. Nor.) joint	4	25,250 00	100	\$250 00	25,000 00
Railroad Sec. Co., gtd., Ill. Cent.	4	15,000 00	99	150 00	14,850 00
So. Pac. R. R. new 4's, 1st pfd.	4	19,600 00	100		20,000 00
Chi., R. I. & Pac. R. R., coll. notes	4½	50,000 00	100		50,000 00
St. L., Memphis & So. E. R. R., 1st guar.	4½	9,800 00	98		9,800 00
Cin., Ham. & Day, R. R., coll. notes	4½	22,500 00	91		22,750 00
C., C. C. & St. L. Ry., car tr.	4½	25,000 00	*100		25,197 80
Grand St. & Newtown R. R., 1st	5	7,070 00	102		7,140 00
Mobile & Ohio R. R., equip. ser. C.	5	25,000 00	*100		25,520 80
Wabash R. R., coll. notes	5	40,000 00	*100		40,500 00
Canadian Imp. Co., guar. Prov Ont.	5	10,000 00	*100		10,125 00
Westinghouse Elect. & Mfg. Co., coll.	5	10,000 00	102½		10,250 00
Toledo Dock & Coal Co., 1st	5	5,000 00	102½		5,125 00
Houston, East & West Texas, 1st	5	17,910 00	110		18,700 00
Des Moines Union Ry., 1st	5	16,500 00	109	150 00	16,350 00
Ill. Steel Co., deb.	5	10,000 00	102		10,200 00
Burl., C. R. & Nor. R. R., 1st	5	1,316 25	101	3 25	1,313 00
Marq., Houghton & Ont. R. R., mtg.	6	12,100 00	122½		12,250 00
Ravenwood, Spencer & Glen- ville R. R., 1st	6	17,550 00	120		18,000 00
St. L. & San Fran. R. R., gen.	6	6,250 00	127½		6,375 00
Pensacola & Atlantic R. R., mtg.	6	34,275 00	117		35,100 00
Houston & Texas R. R., con. mtg.	6	11,100 00	112		11,200 00
St. L., Council Bluffs & Om. R. R.	6	5,200 00	100½	175 00	5,025 00
New Jersey & New York R. R., 1st	6	2,650 00	108		2,700 00
Raleigh & Cape Fear Ry., equip. and imp.	6	10,000 00	102		10,200 00
Tennessee Coal & Iron Co. (Birm. div.)	6	21,090 00	112		21,280 00
Tennessee Coal & Iron Co. (Tenn. div.)	6	5,550 00	112		5,600 00
Omaha & Grant Smelting (Am. T. & R.)	6	14,840 00	105	140 00	14,700 00
Denver Tramway, cons.	6	10,500 00	105		10,500 00
Mexican Cent. R. R., coll. tr. notes	6	20,000 00	100		20,000 00
Wiona & St. Peter R. R., ext. 1st	7	625 00	125		625 00
Syr., Bing. & N. Y. R. R., 1st con. (D., L. & W.)	7	1,000 00	102		1,020 00
Imp. Japanese, new loan	4	500 00	100		500 00
State of Alabama, A.	5	3,000 00	100		3,000 00
Amer. Tobacco Co.	6	11,625 00	117		11,700 00
Stocks:					
Mount Vernon Safe Dep. Co.		9,500 00	100		9,500 00
Bonds and mortgages	Var.	123,900 00			123,900 00
Amount loaned on collateral		562,427 30			562,427 30
Other loans, including bills pur- chased		316,849 72		175 00	316,674 72

MOUNT VERNON TRUST COMPANY, MOUNT VERNON—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Due from trust companies, banks, bankers and brokers.....		\$287,466 05			\$287,466 05
Banking house.....		47,000 00			47,000 00
Furniture, fixtures and vault.....		10,000 00			10,000 00
Cash on hand.....		53,077 25			53,077 25
Bills and checks for next day's exchanges.....		2,537 27			2,537 27
Other items carried as cash.....		52 96			52 96
Interest accrued receivable.....					7,878 25
					\$2,089,039 70
LIABILITIES.					
Capital stock.....		\$200,000 00			
Individual or corp. deposits sub- ject to check, not pfd.....		1,378,357 50			
Demand certificates of deposit, not pfd.....		141,449 16			
Amount due trust companies, banks, bankers and brokers.....		41,348 69			
Other deposits not pfd., Treas- State of N. Y.....		20,100 23			
Preferred deposits:					
Due savings banks.....		53,284 92			
Due as executor, administra- tor, guardian, receiver, trust- tee, committee or deposi- tary.....		17,172 37			
Certified checks.....		8 15			
Reserved for taxes.....		2,000 00			
Interest accrued payable.....		6,056 67			
					\$1,859,777 69
Surplus.....					\$229,262 01

MUTUAL ALLIANCE TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[Examined January 25, 1906.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York.....	3½	\$500,000 00			\$500,000 00
Brooklyn Union Gas Co., deb.....	6	48,600 00		\$3,375 00	45,225 00
Consolidated Gas Co., deb.....	6	41,500 00			41,875 00
Penn. R. R., conv.....	3½	59,100 00			60,000 00
Stocks:					
Brooklyn Union Gas Co.....		18,000 00		500 00	17,500 00
National Bank of Commerce.....		25,000 00		250 00	24,750 00
Amer. Smelt. Sec., pfd. B.....		24,375 00			25,250 00
Syndicate participations:					
Int. Mercantile Marine.....	4½	40,000 00			40,000 00
Und. Elec. Co. of London.....		24,410 00			24,410 00
Bonds and mortgages.....	Var.	155,975 30			155,975 00
Amount loaned on collateral.....					4,030,437 39
Other loans, including bills pur- chased.....		1,147,567 47		5,553 60	1,142,013 87
Due from trust companies, banks, bankers and brokers.....					1,235,200 80
Real estate.....					19,000 00
Furniture and fixtures.....					14,513 14
Cash on hand.....					204,417 40
Interest accrued.....					8,588 04
					\$7,589,155 64
LIABILITIES.					
Capital stock.....		\$500,000 00			
Individual or corporation de- posits, not preferred.....		5,507,826 99			
Demand certificates of deposit, not pfd.....		65,921 80			

MUTUAL ALLIANCE TRUST COMPANY OF NEW YORK, NEW YORK CITY—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Amount due trust companies, banks, bankers and brokers.....		\$305,086 98			
Other deposits, not preferred.....		303,751 59			
Preferred deposits:					
Due as executor, administra- tor, guardian, receiver, trustee, committee, or depositary.....		19,403 54			
Certified checks.....		337,523 54			
Reserved for taxes.....		5,416 67			
Reserved for attorney's fees.....		900 00			
Over and short account.....		81 05			
					\$7,045,912 16
Surplus.....					\$543,243 48

MUTUAL TRUST COMPANY OF WESTCHESTER COUNTY, PORT CHESTER.

[Examined January 16, 1906.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York.....	3½	\$30,779 20	*100	\$470 05	\$30,309 15
City of New York, add'l notes.....	3½	104,005 55	*100	3,266 65	100,738 90
City of New York, assess.....	3½	101,705 55	*100	966 65	100,738 90
City of New York, interch.....	3½	17,325 58	*100	603 68	16,721 90
Atlantic Coast Line R. R., 1st conv.....	4	15,300 00	102		15,300 00
Navigation Synd., participa- tion.....	4½	21,800 00			23,905 25
Havana Tobacco Co.....	5	20,500 80	80	500 80	20,000 00
Erie R. R. (Penn. coll.).....	4	23,875 00	96		24,000 00
Penna. R. R. Co., conv.....	3½	51,000 00	103½		51,750 00
Chi., Rock. Is. & Pac. R. R., coll., series I.....	4	24,187 50	93	937 50	23,250 00
Lackawanna Steel Co., gold notes.....	5	24,750 00	*100		25,472 22
Consolidated Gas Co., conv. deb.....	6	42,500 00	164	1,500 00	41,000 00
Southern Pac. R. R., new ref'd 1st mtg.....	4	24,312 25	95½	999 75	23,312 50
St. Louis, Iron Mt. & So. R.R., Cent. Pac. R. R. Short Line, 1st mtg.....	4	28,725 00	93	825 00	27,900 00
Oregon Short Line, ref.....	4	24,062 50	96	62 50	24,000 00
Port Chester Water Works.....	6	1,130 00	Book		1,130 00
Imp. Japanese, sterling.....	4½	27,412 50	93		27,900 00
Bonds and mortgages.....	Var.	222,500 00			222,500 00
Amount loaned on collateral.....		583,466 00			583,466 00
Other loans, including bills purchased.....		318,326 39			318,326 39
Due from trust companies, banks, bankers and brokers.....		203,387 46			203,387 46
Banking house.....		44,000 00			44,000 00
Furniture and fixtures, vault.....		0 000 00			0 000 00
Cash on hand.....		12,853 68			12,853 68
Bills and checks for the next day's exchanges.....		1,586 05			1,586 05
Overdrafts.....		872 90		55 20	817 65
Total.....		\$2,003,715 86			\$1,998,116 05
Interest accrued receivable.....		\$7,654 77			
LIABILITIES.					
Capital stock.....		\$300,000 00			
Individual or corp'n deposits subject to check, not pfd.....		1,346,204 02			
Demand certificates of deposit, not pfd.....		166,574 00			

EXAMINATIONS.

779

MUTUAL TRUST COMPANY OF WESTCHESTER COUNTY, PORT CHESTER—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Amount due trust companies, banks, bankers and brokers.....		\$38,467 62			
Preferred deposits as follows:					
Due savings banks.....		35,171 22			
Due as executor, administrator, guardian, receiver, trustee, committee or depository.....		50,319 60			
Certified checks.....		2,700 00			
					\$1,939,436 46
Surplus.....					
Interest accrued, payable, also rebate, salaries and taxes accrued.....		\$6,794 89			\$66,334 36
Surplus after charging and crediting accrued interest, rebates l. & d, salaries accrued, taxes accrued.....					\$59,539 47

THE NASSAU TRUST COMPANY OF THE CITY OF BROOKLYN, BROOKLYN.

[Examined December 13, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
Amer. Tel. & Tel. Co., notes.....	5	\$25,000 00	100		\$25,000 00
A. T. & S. F. R. R.....	4	3,000 00	102½		3,075 00
Atlantic & Danville R. R.....	4	14,400 00	99		14,850 00
B. & O. (Pitta, L. E. & W. Va.).....	4	9,500 00	98½		9,850 00
City of Brooklyn, sch.....	3	47,500 00	94½	\$250 00	47,250 00
City of Brooklyn, imp.....	3	48,000 00	94½	875 00	47,125 00
City of New York, local.....	3½	3,000 00	100		3,000 00
City of New York, main fund.....	3½	2,000 00	100		2,000 00
City of Brooklyn, pub. market.....	3	47,500 00	95½		47,625 00
Brooklyn, Queens City & Sub.....	5	20,000 00	100		20,000 00
Brooklyn Union Gas, deb.....	6	42,500 00	168	500 00	42,000 00
Chicago & E. I.....	4	23,875 00	97		24,250 00
C. R. I. & P. R. R.....	5	27,600 00	87½	1,350 00	26,250 00
C. R. I. & P. R. R.....	4	16,000 00	80		16,000 00
Coal River R. R.....	4	24,250 00	100		25,000 00
Con. Gas. Co, conv.....	6	84,000 00	170		85,000 00
Detroit, Toledo & Ironton.....	4	42,125 00	85		42,500 00
Erie R. R., gen. lien.....	4	9,200 00	92		9,200 00
Village of Flushing, funded.....	4	14,000 00	103		14,420 00
Imperial Japanese, gen. 1st.....	6	9,723 75	100		10,000 00
Imperial Japanese, gen. 1st.....	4½	16,806 25	92		18,400 00
Kings County E. L. & P. Co.....	5	26,250 00	107		26,750 00
Kings County Elev.....	4	36,900 00	93		38,130 00
Mex. Central, notes.....	5	24,625 00	100		25,000 00
Mex. Central, notes.....	6	15,000 00	100		15,000 00
Mt. Morris Elec. Lt.....	5	20,700 00	107		21,400 00
Nassau Elec. Co.....	4	17,200 00	90½		18,150 00
City of New York.....	3½	30,000 00	100		30,000 00
Oregon Short Line.....	4	24,000 00	96		24,000 00
Pere Marquette, gold.....	4	69,250 00	94		70,500 00
Rio Grande & W.....	4	9,100 00	90½	50 00	9,050 00
Seaboard Air Line.....	4	23,812 50	95	62 50	23,750 00
St. L. & S. F., notes.....	5	24,756 25	100		25,000 00
St. L. & S. W.....	4	23,250 00	97		24,250 00
Stainway R. R., 1st.....	6	25,740 00	112	1,100 00	24,640 00
Third Ave. R. R.....	4	14,250 00	96		14,400 00
Toledo & Term. R. R.....	4½	51,131 25	102	131 25	51,000 00
Union Pacific, land grants.....	4	20,600 00	100½	500 00	20,100 00
Wabash R. R., gold notes.....	4½	14,812 50	100		15,000 00
Westinghouse Elec. Co.....	5	30,000 00	100		30,000 00
Western Maryland.....	4	8,700 00	86½	50 00	8,650 00
Western Pacific Ry.....	5	46,625 00	94		47,000 00

THE NASSAU TRUST COMPANY OF THE CITY OF BROOKLYN, BROOKLYN—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Stocks:					
Amer. Tel. & Tel. Co.....		\$40,800 00	135	\$300 00	\$40,500 00
Bankers' Trust Co.....		7,000 00	530		10,600 00
Bell Tel. Co.....		21,000 00	105		21,000 00
Brooklyn Union Gas Co.....		72,000 00	178	800 00	71,200 00
Chic. & E. Ill., ctfs.....		54,000 00	Book		54,000 00
Con. Gas.....		90,000 00	181½		90,750 00
Kings Co. E. L. & P. Co.....		68,400 00	200		76,000 00
Knick. Tr. Co.....		9,000 00	1,000		10,000 00
Nat'l Bank of Commerce.....		25,000 00	200		25,000 00
Sugar Refining Co., pref.....		10,000 00	139		13,900 00
N. Y. & N. J., Tel. Co.....		37,281 25	Book		37,281 25
People's Gas Co.....		20,000 00	108		21,600 00
Third Ave. R. R.....		12,300 00	125½		12,550 00
U. S. Steel, pref.....		18,000 00	105		21,000 00
Loans.....		3,798,777 64			3,798,777 64
Bills purchased.....		1,606,034 39			1,606,034 39
Bonds and mortgages.....	Var.	734,433 33			734,433 33
Real estate.....		167,777 67			167,777 67
Vaults and fixtures.....		36,000 00			36,000 00
Cash in office.....		872,610 80			872,610 80
Cash deposited.....		784,030 99			784,030 99
					\$9,599,611 07
LIABILITIES.					
Capital stock.....		\$500,000 00			
Due depositors.....		8,315,194 57			
Certified checks.....		28,986 11			
Secretary's checks.....		78,704 62			
					8,922,885 30
Surplus.....					\$676,725 77

NEW YORK LIFE INSURANCE AND TRUST COMPANY, NEW YORK CITY.

[Examined September 28, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
United States.....	4		105		\$157,500 00
State of Massachusetts.....	3		96		288,000 00
City of New York.....	3½		101½		223,300 00
St. Louis Bridge Company.....	7		140		113,400 00
Western Transit Company.....	3½		90		135,000 00
N. Y. & Westch. Ltg. Co.....	4		93		93,000 00
Brooklyn Union Gas Co.....	5		114		171,000 00
Consolidated Gas Co.....	5		102		204,000 00
N. Y. Gas, E. L., H. & P. Co.....	4		92		322,000 00
Chicago & N. W. R.R.....	5		106		3,180 00
Chicago & N. W. R.R.....	5		106		11,660 00
Chicago & N. W. R.R.....	5		118		28,320 00
Chicago & N. W. R.R.....	5		114		115,140 00
Chicago & N. W. R.R.....	4		106		381,600 00
Chicago & N. W. R.R.....	7		128		970,240 00
Chicago, Bur. & Quincy R.R.....	3½		97		372,480 00
Cin., Ind. & St. Louis R.R.....	4		103		216,300 00
Delaware & Hudson R.R.....	7		134		13,400 00
Delaware & Hudson, car trusts.....	3½		98		49,000 00
Nash., Chat. & St. Louis R.R.....	7		122		12,200 00
Warren R.R., stock.....			180		19,800 00
Gt. Northern R. R., pf'd.....			320		35,840 00
C. M. & St. Paul R.R.....	5		114		13,680 00
C. M. & St. P. R.R.....	6		110		27,500 00
Albany & Susq. R.R.....	7		101		62,620 00
Albany & Susq. R.R.....	6		101		77,770 00
Louisville & Nash. R.R.....	6		121		121,000 00
Penn. R.R.....	4		106		21,200 00
Terre Haute & Ind R.R.....	5		111		22,200 00
Norfolk & Western R.R.....	6		130		37,300 00

NEW YORK LIFE INSURANCE AND TRUST COMPANY, NEW YORK CITY—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Cleveland & Pitts. R.R.....	4½		116		\$232,000 00
Illinois Central R.R.....	5		109		87,200 00
Montana Cent. R.R.....	5		120		30,000 00
United N. J. R. R. & C. Co....	4		117		1,053,000 00
Schenectady & Duaneburg R.R.....	6		122		31,964 00
Freemont Elkhorn & Mo. Val- ley R.R.....	6		140		56,000 00
Chicago, St. Paul & Minn. R.R.	6		135		67,500 00
Mil., Lake Shore & West. R.R.	6		130		65,000 00
Internal. & Gt. North	6		123		71,340 00
Knoxville & Ohio R.R.....	6		126		99,540 00
N. Y., Ont. & West. R.R.....	4		104		104,000 00
St. Paul, M. & Man. R.R.....	6		140		140,000 00
St. Paul, M. & Man. R.R.....	4½		114		228,000 00
Southern Railway.....	5		115		870,550 00
Cent. R.R. of N. J.....	5		135		191,700 00
Cent. R.R. of N. J.....	4		100		180,000 00
Dakota Cent. R.R.....	6		103		154,500 00
N. Y., Chic. & St. Louis R.R.	4		104		208,000 00
Terre Haute & Peoria R.R....	5		90		224,100 00
Erie R.R.....	4		96		480,000 00
Stocks:					
Bank of America.....			525		19,425 00
Merchants' Nat. Bank.....			172		18,920 00
Gallatin Nat. Bank.....			420		47,040 00
Lake Shore & M. S. R.R.....			300		3,900 00
Saratoga & Schenectady R.R.			175		2,625 00
Chi. & N. W. R.R.....			218		19,620 00
Chi. & N. W. R.R., pfd.....			340		144,000 00
Delaware & Hudson R.R.....			225		119,250 00
Chi., Mil. & St. Paul R.R....			188		80,840 00
Del. & B. B. R.R.....			200		28,600 00
Albany & Susq. R.R.....			235		39,950 00
Louisville & Nash. R.R. pfd..			165		82,500 00
Jackson, L. & Saginaw R.R....			88		17,600 00
Penn. R.R.....			145		123,250 00
Norfolk & Western.....			92		46,000 00
Cleveland & Pitts. R.R.....			180		45,000 00
Grand River Valley R.R.....			130		32,500 00
Illinois Cent. leased lines.....		\$10,403,853 46	100		25,000 00
Illinois Central.....			165		65,340 00
Kalamazoo, A. & Grand Rap.			150		37,500 00
Morris & Essex.....			186		46,500 00
N. Y., Lack. & Western.....			136		34,000 00
Peoria & Bureau Valley R.R....			200		50,000 00
Pitts. & Lake Erie R.R.....			292		73,000 00
Pitts., Ft. Wayne & Chi. R.R.			182		45,000 00
Rome, Wat. & Ogd.....			135		33,750 00
Syr., Bing. & N. Y. R.R.....			190		47,500 00
United N. J. R.R. & Canal Co.			268		67,000 00
N. Y. & Harlem R.R.....			400		107,200 00
N. Y., N. H. & Hart. R.R....			210		57,750 00
Mobile & Birmingham R.R. pfd			91		31,850 00
Rensselaer & Saratoga R.R....			203		78,200 00
C. C. C. & St. Louis R.R.....			120		60,000 00
Manhattan Ry.....			165		82,500 00
Southern Pacific Co.....			120		60,000 00
S. W. R.R. of Georgia.....			118		59,000 00
Chi., St. P., Minn. & Omaha R.R.....			190		110,200 00
Ft. Wayne & Jackson R.R., pfd			145		107,880 00
Atlanta & Charlotte Air Line.			165		123,750 00
Ateh., Top. & Santa Fe. R.R.			105		105,000 00
Balt. & Ohio R.R.....			97		97,000 00
Northern R.R. of N. J.....			96		96,000 00
Southern Ry.....			100		100,000 00
Southern Ry., (M. & O.).....			100		120,000 00
Union Pac. Ry.....			96		96,000 00
Kas. City, F. S. & Mem. R.R.			85		102,000 00
Atlantic Mut. Ins. Co., scrip..			104		183,788 80
Bonds and mortgages.....	Var.	3,131,856 75			3,131,856 75
Hills receivable.....		14,128,169 87			14,128,169 87
Loans.....		9,396,899 93			9,396,899 93
Real estate.....		1,685,210 36			1,685,210 36
Cash on hand.....		1,500,000 00			1,500,000 00

NEW YORK LIFE INSURANCE AND TRUST COMPANY, NEW YORK CITY—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Cash deposited.....		\$1,544,389 39			\$1,544,389 39
Suspense account.....		349,414 86			349,414 86
Interest accrued.....					271,525 82
Rents accrued.....					9,270 84
					\$44,074,998 62
LIABILITIES.					
Capital stock.....		\$1,000,000 00			
Due depositors.....		35,400,517 83			
Life insurance.....		31,500 00			
Annuities.....		2,157,288 27			
Contingent accounts.....		15,159 47			
Interest accrued.....		409,766 17			
Unearned interest on bills re- ceivable.....		72,870 21			
Taxes accrued.....		20,600 00			
					\$39,107,701 95
Surplus.....					\$4,967,296 67

NEW ROCHELLE TRUST COMPANY, NEW ROCHELLE.

[Examined September 16, 1905.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York, corp. stock	3½	\$51,500 00	*104		\$21,062 50
City of New York, corp. stock	3½		*104½		31,773 75
Japanese Government, 1st series.....	4½	9,000 00	90½		9,050 00
County of Westchester, notes.....	5	5,000 00	*100		5,045 13
City of New Rochelle, sewer.....	5	40,500 00	*101		40,950 00
City of New Rochelle, cts.....	5	2,750 00	102		2,805 00
Am. Tel. & Tel. Co., notes.....	5	10,000 00	*104½		10,312 50
B. & O. R.R., notes.....	4½	9,850 00	*100		10,168 75
C. & R. I. & P. R.R., notes.....	4½	9,750 00	*100		10,093 75
Missouri Pac. R.R., notes.....	5	9,800 00	*100½		10,112 50
Southern Ry.....	5	9,500 00	*101½		10,354 17
C. H. & D. R.R., notes.....	4½	9,750 00	*98½		9,868 75
St. L. & S. F. R.R., notes.....	5	9,700 00	*100		10,145 83
U. S. Rubber Co., notes.....	5	20,250 00	*101½		20,300 00
Wabash R.R., notes.....	5	9,650 00	*100½		10,212 50
Westinghouse Electric Co., notes.....	5	20,000 00	100		20,250 00
A. T. & St. Fe R.R., adj.....	4	9,500 00	99		9,900 00
Buff. Roch. & P. R.R., gen.....	5	11,400 00	121½		12,150 00
Atlantic City R.R., cons.....	4	9,900 00	100		10,000 00
Atl. C. Line R.R. (L. & N.).....	4	9,600 00	100		10,000 00
Chesapeake & Ohio R.R. gen.....	4½	21,400 00	107½		21,500 00
Cent. Ry. of Ga., cons.....	5	11,400 00	115		11,500 00
N. P.-Gt. N. (C. B. & Q.).....	4	18,300 00	102½		20,450 00
C. & R. I. & P. Ry., 1st ref.....	4	9,500 00	99		9,900 00
Chic. & E. I. R.R., ref. & imp.....	4	19,100 00	96		19,200 00
Erie R.R., gen. lien.....	4	18,800 00	94½		18,850 00
Erie R.R. (Penn. coll.).....	4	19,000 00	96½		19,300 00
K. C., Ft. S. & M. R.R., ref.....	4	17,300 00	90		18,000 00
Southern Ry. (M. & O. coll.).....	4	18,000 00	99½		19,850 00
N. Y. C. R.R. (Mich. Cent. coll.).....	3½	18,000 00	90		18,000 00
Mo., Ks. & Okl. R.R., 1st m.....	5	21,000 00	110		22,000 00
Norfolk & Western R. R. (Poch. div., joint & pur.).....	4	19,100 00	96½		19,350 00
Oregon Short Line, ref.....	4	19,000 00	97		19,400 00
Peoria & E. I. R.R., 1st cons.....	4	19,200 00	100		20,000 00

*And interest.

NEW ROCHELLE TRUST COMPANY, NEW ROCHELLE.—(Continued).

ASSETS.	Rate of inter- est.	Book value.	Rate.	Deductions.	Allowed.
Reading R.R. (J. C. coll.)....	4	\$9,900 00	101	.....	\$10,100 00
Seaboard Air Line R.R., coll..	5	30,500 00	104	.....	31,200 00
St. L. & S. F. R.R., ref.....	4	17,600 00	89	.....	17,800 00
Southern Pac. R.R., 1st ref...	4	9,500 00	97	.....	9,700 00
St. L., I. M. & S. (River & Gulf).....	4	19,250 00	96½	.....	19,350 00
Ulster & Delaware R.R., 1st mtg.....	4	9,500 00	96	.....	9,600 00
Wabash, Pittsburgh Terminal R.R., 1st mtg.....	4	17,800 00	91	.....	18,200 00
Western Md. R.R., 1st mtg...	4	8,800 00	90	.....	9,000 00
Western Union Tel. Co., coll..	5	10,700 00	112	.....	11,200 00
Indianapolis Gas Co., 1st cons. gen.....	5	19,900 00	*105	.....	21,458 30
New Amsterdam Gas Co., 1st cons.....	5	10,700 00	*111	.....	11,308 30
N. Y. Gas & E. L., H. & P. Co., 1st.....	5	21,600 00	110	.....	22,000 00
N. Y. & Westchester Lighting Co., gen. mtg.....	4	9,300 00	95	.....	9,500 00
Stocks:					
New Rochelle Safe Deposit Co		6,100 00	120	.....	6,120 00
A., T. & St. Fe, pfd.....		10,000 00	105	.....	10,500 00
Baltimore & Ohio, pref.....		9,600 00	113½	.....	11,325 00
Union Pacific, pref.....		9,700 00	97	.....	9,700 00
Bonds and mortgages.....	Var.	207,400 00			207,400 00
Banking house and lot.....		40,000 00			40,000 00
Furniture and fixtures.....		3,000 00			3,000 00
Loans and discounts:					
Time.....		\$344,504 60			
Demand.....		145,853 95			
		490,358 55			490,358 55
Overdrafts.....		351 35			351 35
Due from banks, bankers and trust companies.....	Var.	152,417 87			152,417 87
Cash.....		25,254 72			25,254 72
Estimated interest accrued, de- mand and time.....					1,640 28
Est. interest accrued, bonds and mortgages.....					2,203 83
Est. interest accrued, bank ac- counts.....					137 03
Estimated rents accrued.....					150 00
					\$1,662,830 34
LIABILITIES.					
Capital stock.....		\$100,000 00			
Due depositors.....		1,450,030 06			
Due certificates of deposit.....		56,439 66			
Due banks, bankers and trust companies.....		15,289 03			
Estimated interest accrued on deposits.....		5,971 67			
Estimated interest accrued on certificates of deposit.....		886 28			
Salaries.....		577 95			
Rebate, loans and discounts....		1,833 75			
					1,631,028 40
Surplus.....					\$61,801 94

*And interest.

NEW YORK TRUST COMPANY, NEW YORK CITY.

[Examined August 12, 1905.]

ASSETS	Rate terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of N. Y., add'l water.....	3	\$71,412 50	99½		\$71,956 25
City of New York, docks.....	3	47,217 50	95		47,975 00
City of New York, sch. house.....	3	49,589 19	98½		50,224 94
City of New York, sch. house.....	3	384,000 00	97		389,000 00
City of New York, repav.....	3	58,685 00	98		59,441 25
City of New York, docks.....	3	70,500 00	95		71,437 50
City of New York, new parks.....	2½	287,790 00	96½		306,870 00
City of New York, consol. gold.....	3½	100,500 00	101½		101,250 00
American Cotton Oil Co., deb.....	4½	82,650 00	99		86,130 00
Amer. Telephone & Telegraph Co., coll. tr.....	4	472,500 00	96½		482,500 00
Atlantic Coast Line R. R. (L. & N. coll.).....	4	462,500 00	103		515,000 00
City of Chicago, sanitary dist.....	4	50,000 00	100		50,000 00
City of New Orleans, pub. imp.....	4	207,601 20	108		216,000 00
Cons. Indiana Coal Co., 1st mtg., s. f., gold.....	5	240,625 00	97		242,500 00
Denver & Rio Grande R. R., equip., series A.....	4½	125,000 00	100		125,000 00
Erie R. R. (Penn. coll.).....	4	169,920 00	97		171,990 00
Fonda, Johnst. & Glovers. R. R., 1st cons., gen. ref.....	4½	344,980 00	97		355,990 00
General Rubber Co., deb.....	4½	92,500 00	94		94,000 00
Internat. & Gt. Nor. R. R., 2d mtg.....	5	72,375 00	103		77,250 00
Jamestown, Chau. & L. Erie Ry., 1st mtg.....	4	25,000 00	100		25,000 00
Jersey City Water Supply Co. Kans. City, Ft. Scott & Memp. Ry., ref. mtg.....	4	104,000 00	100		104,000 00
Kans. City Ry. & Light Co., 1st lien, ref.....	5	242,730 00	90		251,100 00
Lake Shore & M. S. Ry.....	4	245,000 00	100		250,000 00
Louisville & Nash. So. (Monon coll.).....	4	250,000 00	102½		256,250 00
Metropolitan Water Co., 1st mtg.....	4	96,000 00	97		97,000 00
Metro. Street Ry. Co., ref.....	4	56,408 83	53		57,505 00
N. Y. & Jersey R. R. Co., 1st mtg.....	4	89,000 00	97½		97,500 00
Norfolk & Western Pocahon- tas, joint.....	5	47,500 00	99		49,500 00
No. Pac.-Gt. Nor. (C., B. & Q.), joint.....	4	470,000 00	98		490,000 00
N. W. Elev. R. R., 1st ref. mtg.....	4	154,718 11	101½		156,310 00
Oregon Short Line R. R., ref.....	4	88,000 00	88		88,000 00
Penn. R. R. conn.....	4	242,500 00	97		242,500 00
Pitts. Term. R. R. & Coal Co., 1st mtg. and s. f.....	3½	450,145 00	101½		463,855 00
Provident Loan Society of N. Y.....	5	127,600 00	111		128,760 00
Rep. Iron & Steel Co., 1st mtg. and coll. tr., s. f.....	4½	109,036 25	100		112,300 00
Seaboard Air Line Ry., mtg and coll. tr.....	5	187,000 00	94		188,000 00
Sharon & Newcastle Ry.....	5	500,000 00	100		500,000 00
South. & West. Ry., 1st mtg.....	5	120,380 00	90		122,400 00
Southern Pac. R. R., 1st ref. mtg.....	5	308,315 00	96		309,120 00
Southern Ry., equip.....	4	769,031 25	97		776,000 00
U. S. of Mexico, gold bonds.....	4	73,500 00	100		75,000 00
U. S. Steel Corporation.....	5	362,637 42	93		370,140 00
Va. Carolina Chem Co., coll. tr.....	5	782,000 00	97½		828,750 00
Weatherford, Mineral Wells & N. W. Ry.....	5	441,000 00	100		450,000 00
Western Pacific Ry., 1st mtg.....	5	41,600 00	106		42,400 00
Youngstown-Sharon Ry. & Light Co., 2d mtg.....	5	930,000 00	93		930,000 00
Youngstown-Sharon Ry. & Light Co., 1st mtg., s. f.....	5	259,300 00	60		259,800 00
Terre Haute & Indianapolis R. R.....	5	14,046 53	100		15,000 00
New Orleans Ry. & Light Co.....	5	6,321 10	105	\$21 10	6,300 00
N. Hamp. Traction Co.....	4½	1,108,881 41	90		1,114,200 00
	4½	411,000 00	30		411,000 00

NEW YORK TRUST COMPANY, NEW YORK CITY—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Amer. Cigar Co., guar. gold notes.	4	\$9,200 00	95		\$9,500 00
Canadian Improve. Co., loan cert. (guar. by Prov. of Ontario)	5	125,031 25	100	\$31 25	125,000 00
Lake Superior & Ishpeming Ry., equip. notes.	5	84,000 00	100		84,000 00
W. H. Piper & Co., equip. notes.	5	41,000 00	100		41,000 00
St. Louis & San Fran. R. R., gold notes.	4½	470,000 00	99½		497,500 00
Underground Elec. Rys. Co. of London, Ltd., profit shar. notes.	5	240,000 00	100		250,000 00
U. S. Rubber Co., coll. fd. gold notes.	5	378,000 00	95		380,000 00
Stocks:					
Brevoort Real Est. Co., pfd.		20,000 00	100		20,000 00
Buffalo & Susq. R. R., pfd.		3,410 00	88		3,520 00
Jersey City Water Supply Co.		16,000 00	100		16,000 00
United Gas & Elec. Co., pfd.		35,000 00	90		36,000 00
Syndicate Participations:					
Amer. Smelt. Sec. Co.	5	46,750 00	Book		50,000 00
Chicago City Ry.		190,000 00			190,000 00
Consol. Gas. Co. of Baltimore		10,000 00	Book		10,000 00
Mason City & Ft. Dodge R.R.	4	432,500 00	86½		432,500 00
Navigation Syndicate.	4½	316,875 00			316,875 00
N. Y. C. & H. R. R. R., ref.	3½	24,000 00			24,000 00
Seaboard Air Line Ry.		100,000 00			100,000 00
Underground elec. Rys. Co. of London, Ltd.		97,640 00			97,640 00
Wabash R. R., gold notes.	4½	97,250 00	100		100,000 00
Demand loans.		16,207,223 11			16,207,223 11
Time loans.		19,790,373 42			19,790,373 42
Bills purchased.		3,082,120 00			3,082,120 00
Bonds and mortgages.	Var.	3,361,333 33			3,361,333 33
Real estate.		63,000 00			63,000 00
Re-organization advances.		275,723 84			275,723 84
Suspense account.		8 00			8 00
Cash in office.		146,687 58			146,687 58
Cash deposited.		9,441,836 45			9,441,836 45
Due from other banks.		443,792 58			443,792 58
Accrued interest.					422,061 00
					\$68,799,599 25
LIABILITIES.					
Capital stock.		\$3,000,000 00			
Due depositors.		55,267,885 93			
Due banks, collection account.		1,760 68			
Certified checks.		71,575 70			
Accrued interest.		175,747 46			58,516,969 77
Surplus.					\$10,282,629 48

NIAGARA FALLS TRUST COMPANY, NIAGARA FALLS.

(Examined November 20, 1905.)

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York, corp. stk.	3½	\$20,850 00	*102½	\$330 50	\$20,519 50
City of Buffalo.	3½	20,375 00	*100	160 50	20,214 50
City of Rochester.	3½	25,262 50	*100		25,339 80
City of Niagara Falls.	4	34,160 00	*106½		34,705 56
Niagara Falls Power Co.	5	8,000 00	103		8,240 00
U. S. Steel Co., s. f.	5	4,656 25	102½		5,125 00
Nor. Pac.—Gt. No. (C., B. & Q. coll.)	4	10,087 50	101½		10,125 00
Col. & Southern Ry.	4	8,912 50	94½		9,450 00
Chic., R. I. & Pac. Ry.	4	4,068 25	80	68 25	4,000 00
Imp. Japanese.	6	14,993 75	90	529 75	14,464 00

NIAGARA FALLS TRUST COMPANY, NIAGARA FALLS--(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Mo., Kan. & Tex. R.R.....	4	\$4,406 25	89½		\$4,462 50
Chic., R. I. & Pac., 1st ref.....	4	4,918 75	96	\$118 75	4,800 00
Chic., & East. Ill. R.R., gen. cons. 1st mtg.....	5	6,031 25	121		6,050 00
American Tobacco Co.....	6	5,700 00	116		5,800 00
Buffalo Railway Co., cons. 1st mtg.....	5	11,300 00	113		11,300 00
Wabash R.R., 2d mtg.....	5	5,356 25	107	6 25	5,350 00
Louisville & Nash. Ry.....	6	6,106 25	120	106 25	6,000 00
Stocks:					
Canadian Pac. R.R.....		8,506 25	175		8,750 00
Loans		377,647 81			377,647 81
Bonds and mortgages.....	Var.	31,939 00			31,939 00
Furniture and fixtures.....		1,560 00			1,560 00
Overdrafts.....		11,746 73			11,746 73
Due from banks, bankers and trust companies.....		190,351 27			190,351 27
Cash.....		35,405 67			35,405 67
Est. interest accrued, bonds and mortgages.....					120 29
Estimated interest accrued, demand loans.....					1,050 00
Est. interest accrued, bank accs.....					585 39
					\$855,102 12
LIABILITIES.					
Capital stock.....		\$100,000 00			
Individual deposits.....		565,723 88			
Certificates of deposit.....		11,036 46			
Niagara Co. Savings Bank.....		9,176 32			
Due Treasurer State of New York.....		15,000 00			
Due to other banks, etc.....		33,269 86			
Estimated interest accrued, deposits and cts. of deposit.....		3,263 88			
Est. interest accrued, Treasurer State of New York.....		83 33			
Est. interest accrued, bank accounts.....		152 30			
Taxes accrued.....		835 00			
Salaries and rent accrued.....		566 00			
Rebate, time loans.....		1,780 00			
					740,887 03
Surplus.....					\$114,215 09

ORANGE COUNTY TRUST COMPANY, MIDDLETOWN.

[Examined December 14, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
Arctic Water Co., Hunter, N. Y.....	5	\$16,000 00	*100		\$16,000 00
City of Birmingham, Ala., pub. imp.....	6	11,043 00	*110	\$43 00	11,000 00
City of Birmingham, Ala., school.....	6	11,043 00	*110	43 00	11,000 00
City of Birmingham, Ala., pub. imp.....	6	1,104 30	*110	4 30	1,100 00
City of Birmingham, Ala., sanitary.....	6	15,460 20	*110	60 20	15,400 00
City of Birmingham, Ala., sanitary.....	6	5,521 50	*110	21 50	5,500 00
City of Birmingham, Ala., sanitary.....	6	19,877 40	*110	77 40	19,800 00
City of Birmingham, Ala., ref. & imp.....	6	11,043 00	*110	43 00	11,000 00
Blount County, Ala., warrant, steel bridge.....	6	950 00	100		950 00
Town of Brewton, Ala.....	6	5,500 00	*100		5,500 00
Bush Terminal Co., N. Y.....	4	42,500 00	92		46,000 00

*And interest

ORANGE COUNTY TRUST COMPANY, MIDDLETOWN—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bibb County, Ala., warrants..	6	\$23,000 00	*100		\$23,000 00
Cairo Water Co., Cairo, N.Y.	5	964 00	Book		964 00
Canada Southern Ry. Co.,...	5	36,125 00	103½		36,137 50
Castleton Pure Water Co.,...	4½	54,000 00	Book		54,000 00
Central Branch Union Pac. Ry. Co.,...	4	6,457 50	93		6,510 00
Cent. of Georgia Ry. Co. (Mobile div.)	5	1,100 00	112		1,120 00
Cent. Val. & Highland Mills Water Co.,...	5	53,100 00	80	\$5,100 00	48,000 00
Chesapeake & Ohio Ry. Co.,...	4½	10,100 00	108		10,800 00
Chic., Mil. & St. Paul Ry. Co.,...	4	29,645 00	110½		29,767 50
Chicago & No. Michigan R.R. Co.,...	5	16,350 00	109½		16,425 00
Cin., Hamilton & Dayton Ry. Co.,...	4½	21,000 00	100		21,000 00
Cin., Hamilton & Dayton Ry. Co.,...	4½	24,500 00	100		25,000 00
Col. Sps. & Cripple Creek Dist. Ry. Co.,...	5	25,000 00	105		26,250 00
Consolidated Indiana Coal Co.,...	5	9,950 00	100		10,000 00
Cuban Republic.,...	5	50,000 00	105		50,250 00
Borough of Deckertown.,...	7	15,000 00	*100		15,000 00
Delaware & Hudson Canal Co.,...	4	19,968 75	133		19,950 00
City of Demopolis, Ala.,...	5	24,000 00	*100		24,000 00
Dutchess County R.R. Co.,...	4½	20,800 00	104½		20,800 00
East Lake Land Co.,...	6	16,625 00	100		19,000 00
City of Ensley.,...	5	51,000 00	*100		51,000 00
Flint & Pere Marquette.,...	5	5,575 00	112		5,600 00
Ft. Worth & Rio Grande Ry. Co.,...	4	8,350 00	90		9,000 00
Galv., Houston & Henderson R.R. Co.,...	5	10,300 00	102	100 00	10,200 00
Georgia Pac. R.R. Co.,...	6	31,062 50	123½	187 50	30,875 00
Gila Valley, Globe & Northern Ry. Co.,...	5	26,437 50	107½		26,875 00
Houston, East & W. Tex. Ry. Co.,...	5	10,350 00	102½	100 00	10,250 00
Houston, East & W. Tex. Ry. Co.,...	5	10,750 00	102½	500 00	10,250 00
Imperial Rolling Stock Co., Ltd.,...	5	23,000 00	100		23,000 00
Imperial Rolling Stock Co., Ltd.,...	5	17,000 00	100		17,000 00
Imperial Japanese Gov't.,...	4½	22,593 75	92½		23,062 50
Imperial Japanese Gov't.,...	4½	22,341 25	92½		23,062 50
City of Kansas City, Mo.,...	5	40,000 00	*100		40,000 00
Lake City Water Co.,...	5	25,600 00	100	500 00	25,000 00
Lakeside Ry. Co.,...	4	3,750 00	100		3,750 00
Limestone County, Ala.,...	6	7,176 53		470 87	6,705 66
Long Island City, N. Y.,...	4	15,291 78	*102		15,300 00
Long Island City, N. Y.,...	4½	15,750 00	*104½	75 00	15,675 00
Louisv., Henderson & St. L. Ry. Co.,...	5	5,375 00	113½		5,675 00
Marion County, Ala.,...	8	2,900 00	*100	100 00	2,800 00
Marq. & Bessemer Dock & Nav. Co.,...	4½	20,000 00	*100		20,000 00
Republic of Mexico.,...	5	9,600 00	100		10,000 00
Middletown City, N. Y.,...	5	21,000 00	*100		21,000 00
Middletown, Unionville & Water Gap R.R. Co.,...	5	10,000 00	100		10,000 00
City of Mobile, Ala.,...	5	100,000 00	*100		100,000 00
Mobile, Jack. & Kan. City R.R. Co.,...	5	45,000 00	93		46,500 00
New River Coal & Coke Co.,...	6	23,750 00	Book*		23,750 00
New York, Ont. & Western Ry. Co.,...	5	30,075 00	*100	75 00	30,000 00
Norfolk & Southern Ry. Co.,...	5	22,100 00	104	500 00	21,600 00
Orange County Telephone.,...	5	1,000 00	*100		1,000 00
Town of Oxford, Ala.,...	6	10,000 00	*100		10,000 00
Pittsb., Ft. W. & Chicago Ry. Co.,...	7	24,150 00	112		22,400 00
Pittsb. Terminal R.R. & Coal Co.,...	5	27,062 50	110½		27,625 00
Russian Gov't (Wladiwakas R. R.),...	4	31,000 00	70	9,300 00	21,700 00
City of Schenectady, N. Y.,...	5	2,167 44	*100		2,167 44
City of Schenectady, N. Y.,...	5	3,170 61	*100		3,170 61

* And interest.

ORANGE COUNTY TRUST COMPANY, MIDDLETOWN—(Continued)

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
City of Schenectady, N. Y....	5	\$2,167 44	*100		\$2,167 44
City of Schenectady, N. Y....	5	676 10	*100		676 10
City of Schenectady, N. Y....	5	2,344 84	*100		2,344 84
City of Schenectady, N. Y....	5	2,295 34	*100		2,295 34
Seaboard Air Line Ry. Co....	5	9,800 00	99 1/2		9,850 00
South Carolina & Ga. R.R. Co.	5	21,527 50	107 1/2	\$27 50	21,500 00
Southern Pacific Co....	4	9,500 50	95 1/2		9,500 00
St. Louis, Iron Mountain & So. R.R. Co....	4	23,687 50	94 1/2	62 50	23,625 00
United States....	4	87,600 00	130 1/2		98,062 50
United States....	3	10,000 00	102 1/2		10,275 00
The Wabash R.R. Co....	5	24,906 25	100		25,000 00
Wabash Pittsbg. Terminal Ry. Co....	4	22,500 00	90		22,500 00
County of Walker, Ala....	6	16,890 32	Book*		16,890 32
Wheeling & Lake Erie R.R. Co	5	25,000 00	101		25,250 00
Bonds and mortgages....	Var.	345,323 67			345,323 67
Demand collateral loans....		\$130,170 00			
Time collateral loans....		637 972 00			
Commercial paper....		160,929 79			
Banking house and lot....		\$27,000 00		2,000 00	929,071 79
Other real estate....		7,842 34		842 34	25,000 00
					7,000 00
Cash....		\$40,259 86			
Exchanges....		4,096 47			
					44,356 33
Home Nat'l Bank, Ellenville....		\$1,942 68			
First Nat'l Bank, Ellenville....		79 46			
First Nat'l Bank, Warwick....		2,057 73			
Nat'l Bank of Orange Co., Goshen....		2,755 89			
Nat'l Bank of Port Jervis, Port Jervis....		845 36			
Goshen Nat'l Bank, Goshen....		345 23			
Farmers Nat'l Bank, Sussex, N.J.		796 40			
Columbus Trust Co., Newburgh.		440 12			
Monroe Nat'l Bank, Monroe....		74 73			
					9,337 60
Fourth Nat'l Bank, New York....		\$67,948 45			
Liberty Nat'l Bank, New York....		74,344 76			
Colonial Trust Co., New York....		85,172 24			
Guardian Trust Co., New York....		72,746 13			
Girard National Bank, Phila., Pa.		82,643 42			
					\$382,855 00
Interest accrued on bonds....		\$9,709 84			
Interest accrued on bonds and mortgages....		3,598 51			
Interest accrued on demand loans....		947 33			
Interest accrued on time loans....		6,150 98			
Interest accrued on bills purchased....		660 51			
Interest accrued on bank balances....		182 00			
Rents accrued....		159 00			
					21,408 17
					\$3,361,706 81
LIABILITIES.					
Capital....		\$100,000 00			
Due depositors....		3,068,439 65			
Due First National Bank, Walton....		737 67			
Due Sullivan Co. Nat'l Bank, Liberty....		810 15			
Due Hanover Nat'l Bank, New York....		1,203 45			
Due Nat'l Com. Bank, Albany....		12,907 91			
Interest accrued....		44,657 34			
Taxes accrued....		1,200 00			
Salaries accrued....		327 14			
					3,230,283 31
Surplus....					\$131,423 50

* And interest

THE PEOPLE'S TRUST COMPANY, BROOKLYN.

[Examined December 5, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York.....	3½	\$500,000 00	100		
City of New York.....	3½	20,000 00	100		\$620,000 00
City of New York (Brooklyn)	3½	100,000 00	100		
City of Jersey City.....	5	158,250 00	106		159,000 00
Bklyn & Rock'w'y Beach R.R.	3	116,000 00	100		145,000 00
Brooklyn Union Gas Co.....	5	57,250 00	113	\$750 00	56,500 00
Third Avenue R.R.....	4	49,020 00	94	2,020 00	47,000 00
Amer. Transp. Co.....	4	10,000 00	10	4,829 12	5,170 88
Penn. Co., equip. &.....	3½	97,040 00	98		98,000 00
Brooklyn & Rockaway Beach R.R., rec. ctf.....	6	61,000 00	100		61,000 00
Seaboard Air Line, ref.....	4½	192,919 00	99		193,050 00
C., R. I. & P. R.R.....	4	156,492 50	79½		159,000 00
Mo. Pacific Ry. notes.....	5	99,625 00	100		100,000 00
M., K. & T. R.R., eq.....	4½	57,465 82	100		58,000 00
Wheeling & L. E., eq.....	5	50,000 00	100		50,000 00
Ches. & Ohio, coll. notes.....	5	50,062 50	100	62 50	50,000 00
Cons. Gas Co., N. Y., conv.....	6	93,557 50	167	10,057 50	83,500 00
C., R. I. & P., gold notes.....	4½	99,312 50	99½		99,500 00
New Amsterdam Gas Co., 1st.....	5	55,153 75	110	153 75	55,000 00
People's Gas & Coke Co., ref.....	5	210,500 00	106½		213,000 00
Westinghouse Elec. Co., coll. notes.....	5	99,500 00	100		100,000 00
Jamaica Water Supply Co.....	5	161,500 00	95		161,500 00
Southern Ry. Co.....	5	100,668 75	100	668 75	100,000 00
Metr. St. Ry.....	4	91,000 00	89	2,000 00	89,000 00
St. L., M. & S. E. Ry.....	4½	96,000 00	97		97,000 00
American Tobacco Co.....	6	224,095 00	116		232,000 00
U. S. Steel Corp., s'k'g f'd.....	5	185,137 50	96		192,000 00
St. L. & S. F. R.R., gold notes	4½	96,500 00	97		97,000 00
Atlas Portland Cement Co., s'k'g f'd.....	6	105,000 00	105		105,000 00
Public Service Corp., gold notes.....	5	97,750 00	98		98,000 00
Und. Elec. Co., London, notes	5	98,250 00	98	250 00	98,000 00
Balt., Sparrows Pt. & C. Ry., 1st.....	4½	47,437 50	95		47,500 00
Dickson Mfg. Co., 1st.....	5	51,750 00	103	250 00	51,500 00
Am. Writing Paper Co.....	5	43,250 00	90		45,000 00
Mex. Central R.R., notes.....	6	50,000 00	100		50,000 00
Schwartzschild & Sulzberger Co., notes.....	5	50,000 00	100		50,000 00
A., T. & S. F. R.R., conv.....	4	103,802 50	102	1,802 50	102,000 00
Laclede Gas Lt. Co.....	5	31,500 00	105		31,500 00
Mason City & Ft. Dodge Ry.....	4	60,550 00	Book		60,550 00
N. Y. Gas, E. L., H. & P. Co., 1st.....	5	54,250 00	109		54,500 00
Amr. Cigar Co., gold notes.....	4	95,000 00	95		95,000 00
Hayfield & Oelwein, ext. synd.....		74,690 00	Book		74,690 00
Stocks:					
Cons. Gas Co., N. Y.....		202,025 00	177	25,025 00	177,000 00
A. T. & S. F. R. R., pref.....		151,187 50	103		154,500 00
N. Y. & N. J. Tel. Co.....		183,400 00	155		217,000 00
Reading Co., 1st pref.....		53,575 00	92		59,800 00
Mass. Gas Co., pref.....		44,370 00	84	522 00	43,848 00
Mass. Gas Co., com.....		20,942 00	49		27,734 00
Ka. City, F. S. & M., pref.....		77,125 00	85		85,000 00
Chic. & E. I. R. R., pref.....		132,500 00	133		133,000 00
Am. Tel. & Tel. Co.....		71,561 25	133	5,061 25	66,500 00
U. S. Title Guar. & Indem. Co.....		26,250 00	125	1,250 00	25,000 00
Mtg. & Bond Co. of N. Y.....		24,000 00	115	1,000 00	23,000 00
Am. Sugar Ref. Co.....		139,700 00	139	700 00	139,000 00
B'klyn Real Est. Exch. Co.....		1,500 00	100		2,000 00
Shelter Island Heights Ass'n.....		4,200 00	40		4,200 00
Demand loans.....		5,769,878 99			5,769,878 99
Time loans.....		1,792,100 00			1,792,100 00
Bills purchased.....		1,070,898 24			1,070,898 24
Bonds and mortgages.....	Vnr.	688,795 98			688,795 98
Real estate.....		278,205 02			278,205 02
New office building—construction account.....		122,374 00			122,374 00
Cash in office.....		591,506 72			591,506 72

THE PEOPLE'S TRUST COMPANY, BROOKLYN.

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Cash deposited.....		\$571,876 30			\$571,876 30
Bedford Bank investment.....		15,892 58			15,892 58
Accrued interest receivable.....					116,472 83
					\$17,360,043 54
LIABILITIES.					
Capital.....		\$1,000,000 00			
Due depositors—main office.....		12,022,026 31			
Due depositors—Bedford B'ch.....		2,614,214 08			
Certified checks.....		32,735 42			
Unpaid dividends.....		62,188 00			
Reserved for taxes.....		6,750 00			
Accrued interest payable.....		46,825 49			
					15,784,739 30
Surplus.....					\$1,575,304 24

POUGHKEEPSIE TRUST COMPANY, POUGHKEEPSIE.

[Examined December 9, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of Amsterdam, vot. mach.	4	\$1,000 00	Par*		\$1,000 00
B. & O. R. R.	3½	9,100 00	92½		9,275 00
Chic. & N. W. R. R.	5	4,320 25	110½		4,420 00
Chic., Mil. & St. P. R. R.	6	5,630 25	110	\$130 25	5,500 00
Chic., R. I. & Pac. R. R.	4	9,855 17	93½	530 17	9,325 00
City of Cohoes.....	3½	8,124 33	Par*	14 80	8,109 53
Erie R. R.	4	9,918 75	101		15,150 00
		4,943 75			
Fairmount Coal & Coke Co.	4	4,000 00		4,000 00	
Ft. Worth & Denver City Ry.	6	21,775 00	111½		22,300 00
Houston, E. & W. Texas.....	5	10,500 00	102½	250 00	10,250 00
Kings County Elev. Ry.	4	18,400 00	91	200 00	18,200 00
Lehigh & Wilkesbarre Coal Co	4½	2,085 00	101½	60 00	2,025 00
U. S. of Mexico (£10,000).....	5	48,500 00	100		50,000 00
New Paltz (N. Y.) Water Works Co.	5	11,000 00	Par*		11,000 00
City of Niagara Falls, sewer.	4	19,146 15	106*	66 15	19,080 00
City of New York.....	3½	21,008 13	Par.*	1,008 13	20,000 00
People's Gas Lt. & Coke Co.	5	7,285 29	106		7,420 00
Rio Grande Western Ry.	4	13,000 00	99½	65 00	12,935 00
Susquehanna Connecting R.R.	6	1,082 50	101	72 50	1,010 00
City of Utica, N. Y., pav.	4	3,561 68	Book*		3,561 68
Buffalo & Susquehanna R. R.	4	23,520 00	100		24,000 00
Fall River Co., S. D., warrants	4½	3,500 00	Par.		3,500 00
Chic., R. I. & Pac.	4	10,462 50	105		10,500 00
Fonda, Johnst. & Gloversville R. R.	4½	10,115 00	96	515 00	9,600 00
Atlantic Coast Line (L. & N. coll.)	4	9,475 00	94	75 00	9,400 00
C. B. & Q. R. R.	4	9,700 00	101½		10,175 00
South. Pac. R. R. (C.P. coll.)	4	9,412 50	93½	62 50	9,350 00
Rio Grande Western Ry.	4	17,775 00	90		18,000 00
Brooklyn Rapid Transit.....	4	17,087 50	100½		20,050 00
Chic., R. I. & Pac.	4	24,450 00	80	450 00	24,000 00
Erie R. R.	4	9,087 50	93		9,300 00
Chic., R. I. & Pac.	4	19,497 50	95½	397 50	19,100 00
Buffalo & Susquehanna Ry.	4½	10,102 50	100	102 50	10,000 00
St. Louis, Iron Mt. & So. Ry.	4	9,625 00	94½	175 00	9,450 00
Dutchess Co., N. Y., cert. indett.	5	4,494 70	Par.*		4,494 70
Southern Pacific Co.	4	19,512 50	97½	62 50	19,450 00
Kanawha & Hocking Valley C. & C. Co.	5	21,000 00	105		21,000 00
Detroit (Mich.) United Ry. Co.	4½	9,400 00	94		9,400 00
U. S. Steel Corp.	5	19,587 50	96½	287 50	19,300 00

* And interest.

EXAMINATIONS.

791

POUGHKEEPSIE TRUST COMPANY, POUGHKEEPSIE—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Imperial Japanese Govt.	4½	\$9,287 50	92½	\$62 50	\$9,225 00
St. Louis & San Fran. R. R.	4½	24,500 00	Book		24,500 00
St. Louis & S. W. R. R.	4	8,417 50	80	417 50	8,000 00
Oregon Short Line.	4	9,575 00	95½	25 00	9,550 00
Boston & Worcester St. Ry.	4	10,300 00	103		10,300 00
City of Hot Springs, S. D.	4	2,825 42	Par.		2,825 42
Stocks:					
Fallkill Nat. Bk. Poughkeepsie.		800 00	150	50 00	750 00
Atch., Top. & S. Fe R. R., pfd.		20,487 50	104		20,800 00
Erie R. R., 1st pfd.		16,725 00	79½		15,900 00
Southern Ry. Co., pfd.		9,862 50	99½		9,950 00
People's Gas Lt. & Coke Co.		10,487 50	104	87 50	10,400 00
Union Iron & Steel Co., pfd.		4,000 00			
Mo. Pacific.		9,912 50	102		10,200 00
Demand loans.		433,948 80		2,080 00	431,868 80
Call loans in New York.		100,000 00			100,000 00
Bills purchased.		207,135 06			207,135 06
Protested notes.		4,000 48			4,000 48
Bonds and mortgages.	Var.	221,645 34			221,645 34
Banking house and lot.		30,000 00		5,000 00	25,000 00
Poughkeepsie real estate.		15,885 85		885 85	15,000 00
Philadelphia real estate.		13,757 18		3,215 18	10,542 00
Cash.		26,995 37			26,995 37
Exchanges.		3,871 98			3,871 98
Due from banks, trust companies, etc.		136,926 50			136,926 50
United States Treasurer.		100 00			100 00
Overdrafts.		11,741 73		704 82	11,036 91
Interest accrued on bonds.		757 17			
Interest accrued on demand loans.		3,918 23			
Interest accrued on bonds and mortgages.		2,253 50			7,068 90
Interest accrued on bank balances.		160 00			
					\$1,824,242 67
LIABILITIES.					
Capital.		\$125,000 00			
Due depositors.		1,477,070 82			
Due banks, bankers, etc.		20,459 05			
Interest accrued due depositors.		4,460 10			
Rebate on bills purchased.		2,023 62			
Taxes accrued.		1,000 00			
Salaries accrued.		206 00			
					1,630,219 59
Surplus.					\$194,023 08

QUEENS COUNTY TRUST COMPANY, JAMAICA.

[Examined October 1, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York.	3½	\$101,000 00	101		\$101,000 00
City of New York.	3½	5,137 50	102½	\$12 50	5,125 00
City of New York.	3½	102,400 00	102½		102,500 00
Japanese Government.	4½	11,959 56	92		12,420 00
Reading & Phila. Coal Co., gen.	4	9,987 50	102½		10,275 00
Wabash, 1st.	5	11,600 00	119½		11,950 00
Wabash, 2d.	5	10,917 50	107½	167 50	10,750 00
Southern Ry.	5	23,225 00	121		24,200 00
Gulf & Ship Island.	5	10,281 25	102	81 25	10,200 00
Baltimore & Ohio.	4	25,396 25	103½		25,812 50
A., T. & B. F., gen.	4	25,581 25	102½		25,687 50
M., K. & T.	4	9,862 50	101½		10,150 00

QUEENS COUNTY TRUST COMPANY, JAMAICA—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
No. & Western	4	\$10,012 50	102		\$10,200 00
Chesapeake & Ohio	4½	10,612 50	108½		10,825 00
Gt. N.-C. B. & Q., jt.	4	9,768 75	102		10,200 00
C. C. C. & St. Louis	4	5,081 25	103½		5,175 00
Southern Pacific R. R.	4	9,412 50	95½		9,550 00
Utica & Mohawk	4½	10,150 00	106		10,600 00
Lake Shore & M. S.	4	4,993 75	101		5,050 00
Seaboard Air Line	5	10,312 50	105		10,500 00
C. R. I. & P.	4	3,856 25	82½		4,125 00
N. Y. C. & H. R. R.	4	4,968 75	102½		5,125 00
St. L., Memphis & S.	4½	4,800 00	97		4,850 00
Oregon Short Line	6	8,688 70	125½		8,767 50
Wabash R.R., Pittsb. Term.					
1st.	4	9,237 50	90	\$237 50	9,000 00
Con. Coal Co.	5	10,537 50	105	37 50	10,500 00
C. H. & Dayton, notes	4½	9,837 50	100		10,000 00
Thos. Ryan Brewing Co.	6	5,100 00	102		5,100 00
Stocks:					
Manhattan Ry., com.		16,687 50	166	87 50	16,600 00
Union Pacific Ry.		25,512 50	133½		26,700 00
A. T. & S. F. R. R., com.		8,712 50	88½		8,850 00
Mo. Pacific R. R.		21,375 00	103½	625 00	20,750 00
Southern Ry., pfd.		9,537 50	99½		9,950 00
Denver & R. G., pref.		8,762 50	87½	12 50	8,750 00
Loans		285,358 33			285,358 33
Bills purchased		197,615 55			197,615 55
Bills purchased, past due		17,530 84		102 07	17,428 77
Bonds and mortgages	Var.				414,800 00
Real estate					17,388 55
Real estate, building account					2,875 00
Furniture and fixtures					5,886 67
Overdrafts					266 72
Cash in office					14,596 03
Due from banks and trust companies					89,925 18
Accrued interest					10,487 50
					\$1,627,865 80
LIABILITIES.					
Capital stock		\$500,000 00			
Due depositors		956,675 03			
Certified checks		4,057 67			
Accrued interest		6,500 00			
					1,467,232 70
Surplus					\$160,633 10

REAL ESTATE TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[Examined December 6, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York	Var.	\$467,132 50			\$467,132 50
Bleecker St. & Fulton Ferry Co.	4	19,740 00	94½		19,845 00
Keokuk & Des Moines R. R.					
1st.	5	682 50	98		686 00
Long Island R. R., gen.	4	46,193 10	100		47,000 00
B. & O. R. R., prior lien	3½	94,658 12	95		95,000 00
Pennsylvania Co., gold loan	3½	33,325 15	95½		33,337 50
N. Y. C. & H. R. R., deb.	4	98,677 87	100		100,000 00
N. P. Gt. N. (C. B. & Q.), jt.	4	124,142 45	100		125,000 00
N. Y. Gas, E. L., H. & P. Co.	4	67,500 00	90		67,500 00
Lackawanna Steel Co.	5	25,687 50	103½		25,875 00
Metropolitan St. Ry., ref.	4	44,292 93	90		45,000 00
Columbus & Toledo R. R., 1st.	4	7,973 06	100		8,000 00
Central Leather Co., 1st.	5	25,093 75	101		25,250 00
Wabash R.R., 2d.	5	10,712 50	107½		10,725 00
Res. & Pekin Union R. R.	4½	3,026 25	101		3,030 00

REAL ESTATE TRUST COMPANY OF NEW YORK, NEW YORK CITY—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Edison Elec. Ill. Co. of N. Y.	5	\$13,268 30	103		\$13,390 00
Minneapolis & St. L. R.R.	7	19,850 00	Book		19,800 50
Metropolitan El. R. R.	6	20,800 00	107½		21,450 00
Ches. & Ohio R. R.	6	1,031 22	104½		1,045 00
Burlington, C. R. & N. R. R.	5	54,063 61	100		54,600 00
St. L. & S. F. R. R.	6	26,372 50	101½		26,390 00
A., T. & S. F. R. R. deb.	4	64,731 38	100		65,000 00
Missouri Pacific R.R.	3	24,331 25	Book		24,331 25
American Cotton Oil Co.	4½	35,843 75	98		36,260 00
Int. R. W. Co. notes.	6	48,827 50	Book		48,827 25
Cons. Gas Co., N. Y., deb.	6	16,812 50	170		17,000 00
Chic. & Alton R. R., notes.	4	60,430 00	Book		60,430 00
Japanese Government.	4½	23,281 25	Book		23,281 25
Lackawanna Steel Co. notes.	5	24,961 81	100		25,000 00
Stocks:					
Nat'l Bank of Commerce.		20,000 00	200		20,000 00
Bank of New York.		39,652 00	312		39,836 00
Loans and bills purchased.		8,002,657 54			8,002,657 54
Bonds and mortgages.	Var.	199,500 00			199,500 00
Cash in office.		65,139 23			65,139 23
Cash deposited.		655,354 21			655,354 21
Due from Treas. U. S.		2,800 00			2,800 00
Coupon account.		2,182 50			2,182 50
					\$10,497,755 73
LIABILITIES.					
Capital stock.		\$500,000 00			
Due depositors.		7,239,987 79			
Trust deposits.		58,679 39			
City chamberlain account.		65,609 71			
Demand certificates of deposit.		1,842,671 30			
Time certificates of deposit.		32,783 55			
Reserved for taxes.		4,000 00			
					9,743,731 74
Surplus.					\$754,023 99

ROCHESTER TRUST AND SAFE DEPOSIT COMPANY, ROCHESTER.

[Examined July 21, 1905.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
United States.	4	\$35,280 00	132		\$39,600 00
British Consols.	2½	205,128 60	90½	\$7,345 72	197,782 88
City of New York, exempt.	3½	315,919 79	*103½	3,086 46	312,833 33
Imperial Japanese.	6	73,976 58	101		78,609 20
Imperial Japanese.	4½	13,268 78	93		13,587 30
State of New York, canal.	3	261,250 00	*104	208 34	261,041 66
City of New York, corp. stock.	3½	203,594 95	*103½		208,555 55
Brush Elect. Lt. Co., 1st mtg.	5	83,000 00	106		87,980 00
Citizens' Lt. & Power Co., 1st mtg.	6	11,500 00	*100		11,538 33
Lyell Ave., Gates, N. Y., sewer.	5	8,500 00	*100		8,556 66
Rochester City & Brighton Ry.	6	95,000 00	115		103,500 00
Rochester Gas & Elect. Co.	4½	201,714 49	98		205,800 00
Rochester Gas & Elect. Co.	5	97,000 00	105		101,850 00
Rochester Ry. Co., coll. tr. ctf.	6	61,000 00	*100		62,423 33
Village of Brighton.	4.49	7,222 60	*100		7,483 93
Village of Nunda.	5	2,000 00	*100		2,013 33
Am. Cigar Co., gold notes.	4	94,230 46	*95		96,555 55
Atl. Ave., Brooklyn, Ry., gen. cons.	5	29,000 00	113	750 00	28,250 00
At. & Birm. Ry., 1st mtg.	5	25,250 00	*100	180 00	25,070 00
At. Coast Line Ry., (L. & N. coll.)	4	48,000 00	96		48,000 00
Atch., Top. & Santa Fe Ry., gen. mtg.	4	50,562 50	104		52,000 00

*And interest.

ROCHESTER TRUST AND SAFE DEPOSIT COMPANY, ROCHESTER—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Atch. Top. & S. Fe. Ry., deb.	4	\$24,843 75	99½		\$24,875 00
B. & O. (Pitts. Jc. & Mid. div.)	3½	44,125 00	92		46,000 00
B. & O. (Pitts., Lake E. & W. Va.) Ry.	4	49,687 50	99½		49,750 00
R. & O. (S. W. div.)	3½	67,553 75	91½		68,625 00
Boston & Worcester St. Ry.	4½	25,685 00	102	\$185 00	25,500 00
Buff. & Susq. Ry.	4	49,750 00	99½	125 00	49,625 00
Buff. & Susq. Iron Co.	5	9,625 00	100		10,000 00
Bur. Cedar Rap. & N. Ry.	5	15,237 00	101½	12 00	15,225 00
Bush. Terminal Co., 1st mtg.	4	21,250 00	*90		22,805 55
Bush. Term. Co., cons. mtg.	5	24,312 50	*97		24,320 00
Canadian Imp. Co.	5	50,000 00	*100		50,555 55
Central Br. Un. Pac., 1st mtg.	4	46,437 50	94		47,000 00
Central Pac. Ry., 1st ref. mtg.	4	24,812 50	102		25,500 00
Central Pac. Ry. (Short Line div.)	4	49,062 50	*97		49,111 11
Central Ry. of N. J., gen. mtg.	5	30,361 11	134		33,500 00
Gen. Vermont Ry., 1st mtg.	4	46,250 00	*78	2,305 56	43,944 44
Ches. & Ohio Ry., gen. mtg.	4½	107,868 75	109		109,000 00
Chic. & Alton Ry., 1st mtg.	3½	38,687 50	79½		39,750 00
Chic. Cinn. & Louis. Ry., gen. ref.	4½	25,125 00	*100	62 50	25,062 50
Chic. & East. Ill. Ry., gen. cons., 1st mtg.	5	56,250 00	120		60,000 00
Chic. & East Ill. car tr. notes	5½	24,138 18	Book		24,138 18
Chic. & East Ill. Ry., car tr. notes.	5	20,451 39	Book		20,451 39
Chic., Mil. & St. P. Ry., gen. mtg.	3½	88,350 00	99	4,200 00	84,150 00
Chic., Rock I. & Pac. Ry.	4	37,500 00	82½		41,125 00
Chic., Rock I. & Pac. Ry.	4	23,637 50	96		24,000 00
Chic., Rock I. & Pac. Ry., ref.	4	168,600 00	105	600 00	168,000 00
Cinn., Findley & Ft. Wayne Ry.	4	23,375 00	*94		23,722 22
Cinn., Ham. & Dayton Ry., coll. notes.	4½	24,437 50	97	2,687 50	21,750 00
Cinn., Ham. & Day. Ry., ref. mtg.	4	23,625 00	94	125 00	23,500 00
Cinn., Ham. & Day. Ry., equip. notes.	4½	49,718 75	100		50,000 00
Cinn. No. Ry., 1st mtg.	4	40,615 00	90	1,915 00	38,700 00
Cinn., Ind. & W. Ry., 1st ref.	4	23,875 00	96		24,000 00
Cinn., New Or. & Tex. Pac. Ry., equip.	4	77,741 04	Book		77,741 04
Cleve., Cinn., Chic. & St. Louis, gen. mtg.	4	45,781 25	103		51,500 00
Cleve., Lorain & Wheeling Ry., 1st mtg.	5	27,250 00	112		28,000 00
Colo. & Southern Ry., 1st mtg.	4	22,968 75	95½		23,875 00
Denver & Rio Gr. Ry., equip.	4½	24,000 00	*100		24,240 00
Dominion Coal Co.	5	39,117 15	*100		40,361 07
Erie Ry. (Penn. coll.)	4	37,400 00	98		39,200 00
Erie Ry., gen. lien.	4	46,562 50	93½		46,875 00
Fla. West Shore Ry., 1st mtg.	5	50,000 00	*100		50,138 88
Fonda, Johnst. & Glov. Ry., 1st cons.	4½	47,750 00	*96		48,500 00
Fonda, Johnst. & Glov. Ry., gen. ref.	4	26,375 00	*100	1,319 45	25,055 55
Ft. Worth & Rio Gr. Ry. (St. L. & S. Fe Sys.)	4	25,350 00	90		27,000 00
Franklin County, Ohio.	6	7,000 00	Par.		7,000 00
Gen. Midland Ry.	3	18,500 00	*70	770 84	17,729 16
Gila Valley, Globe & N. Ry.	5	26,000 00	107		26,750 00
Gulf & Ship Is. Ry.	5	34,962 72	102		35,700 00
Houston, East & West Ry.	5	52,500 00	105		52,500 00
Imp. Roll. Stock Co. Canad. N. Ry., equip.	5	54,644 20	*100		56,100 00
Imp. Roll. Stock Co. Canad. N. Ry., equip.	5	47,000 00	*100		47,522 22
Internat. Steam Pump Co.	6	51,125 00	104		52,000 00
Indiana, Decatur & W. Ry.	5	21,516 67	107	116 67	21,400 00
Internat. & Gt. No. Ry.	5	48,000 00	*100		48,133 33
Iowa Central Ry.	4	21,812 50	85	562 50	21,250 00
Interboro Rapid T. Co., gold notes.	4	98,500 00	Book		98,500 00

* And interest.

ROCHESTER TRUST AND SAFE DEPOSIT COMPANY, ROCHESTER—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Kanawha & Hoeking C. & C. Co.	4	\$104,000 00	104½		\$104,500 00
Kanawha & Mich. Ry.	4	23,220 00	96½	\$60 00	23,160 00
Kan. City, Ft. Scott & Memp.	4½	50,000 00	*100		50,125 00
Kan. City, Ft. Scott & Memp.	4	64,281 25	89		66,750 00
Kan. City Ry. & Lt. Co., 1st ref.	5	46,350 00	*100		50,555 55
Kan. City Ry. & Lt. Co., coll. notes.	5	49,500 00	*100		50,333 33
Lackawanna Steel Co., gold notes.	5	64,937 50	*100		66,300 00
Lehigh Valley Coal Co., 1st mtg.	5	10,300 00	99	400 00	9,900 00
L. I. Ry., ref. mtg.	4	25,125 00	100½		25,125 00
Louis. & Nash. Ry., coll. tr.	4	72,500 00	99½		74,625 00
Manchester, Ont. Co., N. Y. school.	5	1,000 00	*100		1,015 00
Metro. St. Ry., gen. mtg. and coll. tr.	5	30,000 00	116½	875 00	29,125 00
Metro. St. Ry., gen. mtg., reg.	5	30,000 00	116½	875 00	29,125 00
Minn., St. P. Sub. Ry.	5	32,045 83	*103	545 83	31,500 00
Minn., St. P. & S. S. Marie Ry.	4	24,312 50	101		25,250 00
Minn. & St. Louis Ry.	4	24,187 50	97½		24,375 00
Minn. St. Ry. & St. P. City Ry.	5	25,000 00	*105		26,625 00
Mo., Kan. & Okla.	5	51,500 00	*105½		53,493 06
Mo., Kan. & Tex. Ry., car tr. notes.	4½	42,000 00	*100		42,735 00
Mo. Pac. Ry., notes.	5	50,000 00	*100		51,180 55
Mo. Pac. Ry.	4	9,475 00	95½		9,575 00
Mo. Pac. Ry., trust.	5	26,875 00	108½		27,125 00
Mo. Pac. Ry., cons. 1st mtg.	6	29,000 00	121		30,250 00
Mobile & Ohio Ry., equip.	5	50,000 00	*100		51,000 00
Monon. River C. & C. Co., equip.	4½	17,000 00	*100		17,170 00
Mason City, Ft. Dodge Ry.	4	43,250 00	*89		44,777 77
Metro. St. Ry., ref., mtg.	4	44,500 00	91		45,500 00
Nassau Elec. Ry.	4	21,125 00	87½		21,875 00
N. Y. C. & H. R. R. R. (Lake S. coll.)	3½	44,750 00	92½		46,250 00
N. Y. C. & H. R. Ry., ref.	3½	42,842 09	99½	57 09	42,785 00
N. Y. C. & H. R. Ry. (Mich. Cen. coll.)	3½	72,826 25	91	4,576 25	68,250 00
N. Y. & Jersey Ry., 1st mtg.	5	50,905 00	*99		54,720 00
N. Y. Gas, Elec. Lt. & Power Co.	4	23,786 11	93	536 11	23,250 00
N. Y., Ont. & W. Ry.	5	52,555 00	*104	221 67	52,333 33
N. Y., Susq. & W. Ry.	5	39,195 00	110½		39,780 00
Niagara Falls Power Co. deb.	6	25,812 50	104		26,000 00
Norfolk & West. Poca. Coal Co., 1st mtg.	4	47,666 94	97		48,500 00
Nor. Pac.-Gt. Nor. Ry. (C., B. & Q.) jt.	4	120,752 50	101½		126,875 00
N. W. Tel. Co., 1st mtg.	4½	50,250 00	103½		51,750 00
Ohio River Ry. Co., gen. mtg.	5	27,625 00	111		27,750 00
Ont. Power Co. of Niagara Falls, 1st mtg., s. i.	5	47,500 00	*95		48,666 66
Oneonta, Cooperstown & Richf. Spgs. Ry., recv. cff.	6	250,000 00	Par.		250,000 00
Oregon Short Line Ry., ref.	4	47,835 01	96		48,000 00
Penn. Ry., warrants.	3½	7,500 00	*100		7,558 33
Penn. Ry., conv.	3½	40,000 19	104		41,600 00
Peoria & Pekin Term. Ry.	5	16,360 00	95	1,160 00	15,200 00
Pere Marquette Ry., equip. notes.	4½	25,000 00	*100		25,343 75
Pere Marquette Ry., ref.	4	46,000 00	92		46,000 00
Pitta. Coal Co., equip. tr.	4½	34,900 00	*100		35,350 00
Pitta. Term. Ry. & Coal Co., 1st mtg.	5	79,875 00	*108		81,208 33
Pneumatic Signal Co., 1st mtg.	6	34,977 50	100		35,000 00
Reading Co. (Jersey Cent. coll.)	4	46,750 00	100		50,000 00
Reading Co. & Phil. & R. Coal & Iron, gen. mtg.	4	47,660 00	102		51,000 00
Republic of Cuba, gold.	5	34,172 27	107		37,450 00
Richmond & Mecklenberg Ry., 1st mtg.	4	27,612 50	98		29,400 00

*And interest.

ROCHESTER TRUST AND SAFE DEPOSIT COMPANY—(Continued).

ASSETS.	Rate of inter- est.	Book value.	Rate.	Deductions.	Allowed.
Rio Grande & West. Ry., 1st mtg.	4	\$44,937 50	91½	\$4,062 50	\$40,875 00
Raleigh & Southport Ry., 1st mtg.	5	23,750 00	*95		23,916 66
San Antonio & Arn. Pass. Ry. 1st mtg.	4	44,500 00	88.	500 00	44,000 00
Schwarzchild & Sulzberger Co., coupon notes.	5	50,000 00	*100		50,750 00
Seaboard Air Line Ry., coll. mtg.	5	50,000 00	*100		51,000 00
Seaboard Air Line equip.	4½	25,000 00	*100		25,062 50
Seaboard Air Line (At. & Birm.), 1st mtg.	4	69,875 00	*94		71,666 66
City of Seattle, Wash., Cedar River Water, s. f.	5	26,625 00	109		27,250 00
Second Ave. Ry. Co., 1st cons. mtg.	5	28,812 50	*115		29,333 33
Southern Pac. Ry., 1st ref. Southern Pac. Ry. of Calif., 1st mtg. bond.	4	169,593 75	96	1,593 75	168,000 00
Southern Pac. Ry., coll.	6	25,739 20	103		25,750 00
Southern Pac. Ry., equip.	4	45,600 00	102½		51,250 00
Southern Ry., 1st mtg.	4½	25,218 75	*100	79 87	25,138 88
St. Louis, Iron Mt. & So. Ry., car tr.	5	84,031 25	119		89,250 00
St. Louis, Iron Mt. & So. Ry., unif. & ref. mtg.	5	25,000 00	*100		25,500 00
St. Louis, Memp. & S. E. Ry.	4	68,968 75	94		70,500 00
St. Louis & San Fran. Ry.	4½	48,687 50	*98		49,277 77
St. Louis & San Fran. Ry., ref. mtg.	4½	45,943 75	*98		49,277 77
Staten Island Ry., 1st mtg.	4	81,304 38	88½		81,420 00
Executors and trustees of est. of G. F. Swift.	4½	24,500 00	*100		25,138 88
Tex. & Pac. Ry., equip.	5	99,700 00	*100		101,111 11
Tol. & Ohio Cen. Ry., 1st mtg.	5	48,000 00	*100		48,533 33
Toledo Ry. & Term Co., 1st mtg.	4	46,600 00	94		47,000 00
Underground Elec. Ry. Co. of London, Eng.	4½	25,750 00	*102	187 50	25,562 50
U. S. of Mexico.	5	48,687 50	98½		49,125 00
U. S. Rubber Co.	4	69,750 00	93½		69,937 50
Utah Ctl. Ry., 1st mtg.	5	10,000 00	*100		10,200 00
Vera Cruz & Pac. Ry., 1st mtg.	4	28,620 42	93½	645 42	27,975 00
Verdigris Valley Indep. & West. Ry., 1st mtg.	4½	49,812 50	*100		50,125 00
Wabash Ry., 5 yr. gold notes.	5	30,900 00	102	300 00	30,600 00
Wabash Ry., notes.	4½	49,250 00	*Book		49,555 55
Wabash Ry., equip.	5	103,604 16	*100		104,143 33
Weatherford, Mineral Wells & N. W. Ry., 1st mtg.	5	27,000 00	*100		27,300 00
Western Md. Ry., 1st mtg.	5	26,187 50	106		26,500 00
Western Union Tel. Co., coll. tr.	4	68,720 00	88	2,720 00	66,000 00
West Shore Ry., guar. bonds.	5	51,455 00	110½		55,375 00
West Shore Ry., reg. bonds.	4	25,000 00	108½		27,125 00
Wheeling & Lake Erie Ry., car tr.	4	28,030 55	108½	605 55	27,125 00
Wheeling & Lake Erie Ry., 1st cons. mtg.	4½	51,000 00	*100		51,263 33
Wheeling & Lake Erie Ry., equip. s. f.	4	68,373 75	92½		69,375 00
Western Pac. Ry., 1st mtg.	5	52,125 00	102	1,125 00	51,000 00
Stocks:	5	47,368 06	95		47,500 00
Am. Ex. Nat. Bank, N. Y.		15,100 00	275		27,500 00
Am. Sugar Ref. Co., pfd.		13,300 00	138		16,560 00
Bank of America.		5,912 00	520		10,400 00
Atch. Top. & S. Fe. pfd.		9,462 50	102½		10,250 00
Buff. & Susq. Ry. (Pa. Beh.) pfd.		21,160 00	88	40 00	21,120 00
Buff. & Susq. Ry. (N. Y. Beh.)		22,687 50	88		29,040 00
Nat. Bank of Commerce, N. Y.		11,620 00	205		12,915 00
Chic. & Gt. West., deb.		17,675 00	84		16,800 00

*And interest.

HESTER TRUST AND SAFE DEPOSIT COMPANY, ROCHESTER—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Mil. & St. Paul Ry., com		\$35,975 00	180		\$36,000 00
r. Ry., pfd.		26,306 25	288		28,800 00
Central Ry.		32,625 00	173		34,600 00
ity, Ft. Scott & Memp.,					
		41,250 00	82	\$250 00	41,000 00
rs Title Ins. Co., N. Y.		32,500 00	325		32,500 00
ille & Nash. Ry.		56,587 50	145		58,000 00
c. Ry.		10,162 50	99	202 50	9,000 00
se. Ry.		20,583 00	204		23,460 00
Ry.		64,454 30	143		75,218 00
rn Pac. Ry., pfd.		58,812 50	118		59,000 00
rn Ry., pfd.		26,475 00	98½		29,550 00
e Iron Co.		102,500 00	102½		102,500 00
teel, pfd.		20,000 00	103		20,600 00
Un. Tel. Co.		7,937 50	93		9,300 00
y., 1st pfd.		25,087 50	85		25,500 00
e participations:					
g Valley Ry., regis.	5	50,000 00	*100		50,333 33
Or., Gt. Nor. Ry., 1st					
	5	15,000 00	Book		15,000 00
d mortgages	Var.	2,130,100 83			2,130,100 83
r city warrants.	6	35,073 97			35,073 97
city warrants.	6	606 55			606 55
ns.	Var.	50,000 00			50,000 00
loans.	Var.	5,803,812 58		2,322 31	5,801,490 27
ts.		637 85			637 85
house and lot.		125,000 00			125,000 00
sing house and lot.		265,000 00			265,000 00
d estate.		7,128 54			7,128 54
n banks, bankers and					
ompanies.	Var.	685,926 19			685,926 19
		319,263 66			319,263 66
d interest accrued, de-					
oans.					39,582 42
d interest accrued, bds					
gs.					16,178 01
d interest accrued.					
					1,178 45
d interest accrued.					
ts.					291 60
d rents accrued.					322 00
					\$19,137,384 97
LIABILITIES.					
tock.		\$200,000 00			
sitors, subject to check		17,113,443 84			
ificates of deposit.		43,557 32			
ngs banks.		140,856 70			
ling and loan ass'ns.		11,180 57			
s, State of New York.		200,000 00			
ks, bankers and trust					
nies.		190,024 89			
d interest accrued, de-					
s.		35,755 62			
d interest accrued, cts.					
sit.		246 82			
d interest accrued.					
and loan ass'ns.		839 41			
d interest accrued.					
State of New York.		350 00			
d taxes accrued.		11,456 80			
					17,047,721 97
lus.					\$1,189,663 00

* And interest.

SALAMANCA TRUST COMPANY, SALAMANCA.

[Examined November 10, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
City of New York, corp. stk.....	3½	\$20,642 57	*Par.	\$642 57	\$20,000 00
City of New York, corp. stk.....	3½	20,642 57	*Par.	642 57	20,000 00
British consols.....	2½	18,937 50	89	1,137 50	17,800 00
Military Rd. & Kenmore Land Co., stock.....		1,040 07	Book		1,040 07
Bonds and mortgages.....	Var.	88,762 59			88,762 59
Loans and discounts.....		318,852 46			318,852 46
Overdrafts.....		80 13			80 13
Banking house and lot, including furniture and fixtures.....		8,500 00			8,500 00
Judgments.....		1,904 42			1,904 42
Other real estate.....		1,196 72			1,196 72
Due from banks.....		43,271 50			43,271 50
Cash.....		38,650 87			38,650 87
Interest accrued on bonds and mortgages.....					1,400 85
Interest accrued on New York State bonds.....					35 00
					\$561,494 61
LIABILITIES.					
Capital stock.....		\$100,000 00			
Individual deposits.....		235,023 74			
Certificates of deposit.....		182,121 00			
Certified checks.....		252 61			
Dividends unpaid.....		36 00			
Due New York State Nat'l Bank, Albany.....		3,099 43			
Due Treas. of New York State..		15,000 00			
Rebate on loans and discounts.		1,577 66			
Interest accrued.....		4,000 00			
Salaries accrued.....		70 00			
Taxes accrued.....		500 00			
					541,680 44
Surplus.....					\$19,814 17

SCHENECTADY TRUST COMPANY, SCHENECTADY.

[Examined October 21, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York, corp. stk....	3½	\$155,449 80	101½	\$6 05	\$155,443 75
City of New York, corp. stk....	3½		102½		
New York State, canal.....	3	26,125 00	*102	393 75	25,731 25
City of Schenectady, notes for street imp.....	4	4,467 02	*100		4,466 30
County of Schenectady, notes for street imp.....	5	25,600 00	*100		26,274 50
Schenectady, cdfs. of indeb., street imp.....	5	82,386 08	*100		86,824 85
Town of Rotterdam.....	6	300 00	*100		310 00
Japanese Govt., bonds, 1st series.....	4½	43,963 75	91		45,500 00
Japanese Govt., bonds, 2d series.....	6	46,200 00	98		49,000 00
Atlantic Coast Line (L. & N. coll.).....	4	75,775 00	*94½		77,111 10
Chic., Burl. & Quincy Ry., Gt. No., joint.....	4	48,981 25	102		51,000 00
Louisville, Nashville & Southern Ry.....	4	27,718 75	98		29,400 00
Mo., Kansas & Texas Ry., 2d mtg.....	4	24,002 50	88		26,400 00

* And interest.

SCHENECTADY TRUST COMPANY, SCHENECTADY—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Mo., Kansas & Texas, 1st mtg. exten.	5	\$24,406 25	107½		\$26,875 00
New Orleans Terminal Co., 1st mtg.	4	47,062 50	95		47,500 00
Railroad Securities Co. (Ill. Cent.), series A.	4	26,250 00	*98		29,400 00
Reading Company, genl.	4	34,125 00	102½		35,962 50
Seaboard Air Line (Atlanta & B. div.)	4	23,687 50	*93	\$298 60	23,388 90
St. Louis, Iron Mt. & So. Ry. (River & Gulf div.)	4	22,937 50	96½		24,187 50
St. Louis, Memphis & So. Eastern Ry., 5 yr.	4½	48,687 50	*97½		49,625 00
Wabash & Pittsburg Terminal, 1st mtg.	4	45,500 00	89½	875 00	44,625 00
Wheeling & Lake Erie Ry., 1st consol.	4	27,806 25	90½	581 25	27,225 00
Wheeling & Lake Erie Ry., equip. sink'g fd.	5	20,000 00	102		20,400 00
Western Maryland R.R., 1st mtg.	4	45,406 25	87½	531 25	43,875 00
Detroit Edison Co., 1st	5	10,367 50	103		11,330 00
Electrical Securities Corp., coll. tr., 1st series	5	24,250 00	*98		25,090 20
Electrical Securities Corp., coll. tr., 2d series	5	24,250 00	*98		24,777 75
Electrical Securities Corp., coll. tr., 3d series	5	24,250 00	*98		25,090 20
International Traction Co., Buffalo, N. Y., coll. tr.	4	41,500 00	*83		42,110 10
Metropolitan St. Ry. Co., ref'd mtg.	4	22,312 50	89½		22,312 50
Savannah Electric Co., 1st consol. bonds	5	22,520 00	*95		23,750 00
Schenectady Railway Co., cons. mtg.	4½	48,600 00	*103		52,562 50
So. Jersey Gas & Elec. T. Co. 1st mtg.	5	25,000 00	*102		25,673 60
The Am. Cigar Co., guar. notes, series A.	4	10,285 00	95		10,450 00
The Am. Cigar Co., guar. notes, series B.	4	13,020 00	95		13,300 00
Bush Terminal Co., 1st mtg.	4	22,050 00	*60		22,555 65
Stocks:					
Electrical Securities Corp., pfd		16,653 50	93½		18,513 00
Bonds and mortgages.	Var.	236,625 00			236,625 00
Loans, time		\$939,224 55			
Loans, demand		420,016 87			
Loans, partici'pt'n		145,000 00			
Banking house and lot.		1,504,241 42			1,504,241 42
Revenue stamps		45,000 00			45,000 00
Overdrafts		186 00			186 00
Due from banks and trust com- panies		911 88			911 88
Cash	Var.	534,308 11			534,308 11
Estimated interest accrued, de- mand loans		76,064 89		46 95	76,017 94
Estimated interest accrued, par- ticipation					2,112 77
Est. interest accrued, bonds and mtgs.					2,851 65
Ets. interest accrued, bank ac- counts					4,533 02
					934 89
					\$3,675,923 83
LIABILITIES.					
Capital stock		\$250,000 00			
Individual deposits		2,976,185 71			
Certificates of deposit		25,108 60			
Savings banks		15,984 61			
Treas. State of N. Y.		55,302 40			
Due to banks and trust com- panies		140,456 99			
Estimated interest accrued, de- positors		21,346 77			

* And interest.

SCHENECTADY TRUST COMPANY, SCHENECTADY—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Est. interest accrued, Treasurer State of New York.....		\$100 00			
Est. interest accrued, bank accounts.....		209 88			
Taxes accrued.....		1,211 00			
Salaries accrued.....		728 00			
Rebate on loans.....		8,686 31			
					\$3,495,320 27
Surplus.....					\$180,603 56

SECURITY TRUST COMPANY, ROCHESTER.

[Examined August 28, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
Amer. Tel. & Tel. Co., notes.	5	\$50,300 00	*101		\$51,319 44
Amer. Tel. & Tel. Co., coll. tr.	4	19,800 00	96	\$600 00	19,200 00
Atlantic Coast Line R.R., deb.	4	24,000 00	98		24,500 00
At. Coast Line (L. & N. coll.)	4	38,300 00	96		38,400 00
At. Coast Line, 1st cons.....	4	50,900 00	102		51,000 00
Atlanta & West Point R.R., deb. ctf.	6	15,300 00	103		15,450 00
Amer. Tob. Co., deb.	6	44,800 00	116		46,400 00
Bangor & Aroostock R.R., cons. ref.	4	47,500 00	96		48,000 00
B. & O. R.R. (Lake Erie, W. Va.), ref. mtg.	4	40,500 00	100	500 00	41,000 00
B. & O. R.R. (S. West div.), 1st mtg.	3½	45,400 00	92		46,000 00
B. & O. R.R., secured notes.	4½	49,800 00	*100		50,737 50
British consols.....	2½	45,800 00	Book		45,800 00
Brush Elec. Lt. Co., Rochester, 1st	5	50,000 00	106		53,000 00
Canadian Imp't. Co., loan ctf.	5	50,000 00	*100		50,819 44
Chesapeake & Ohio R.R., gen.	4½	3,000 00	110		3,300 00
Chic. & Alton R.R., ref. ctf.	3	65,800 00	85	2,050 00	63,750 00
Chic. & Alton R.R., 1st lien.	3½	50,100 00	82	900 00	49,200 00
C. B. & Q. R.R. (Ill. div.)	4	42,500 00	106	100 00	42,400 00
C. B. & Q. R.R. (Ill. div.)	3½	93,500 00	95½		95,500 00
C. C. C. & St. Louis R.R., car tr. notes.	4½	50,000 00	*100		50,382 63
Chic. & Gr. Western R.R., notes.	5	30,000 00	*100		30,116 66
Chic. & Gr. Western R.R., deb.	4	18,300 00	86	1,100 00	17,200 00
Chic., R. I. & Pac. R.R., coll.	4	66,100 00	84		67,200 00
Chic., R. I. & Pac. R.R., coll. tr. notes.	4½	99,700 00	*100		100,725 00
Chic., Wis. & Minn. R.R., 1st	6	27,000 00	110		27,500 00
City of New York, corp. stk.	3½	50,000 00	*103		52,073 58
Detroit Southern R.R. (Ohio div.)	4	22,700 00	95½		23,875 00
Detroit Southern R.R., 1st mtg.	4	41,600 00	82		42,640 00
Dominion Coal Co., Ltd., s. f.	5	39,600 00	*100		40,655 55
Erie R.R. (Penn. coll.)	4	37,600 00	96		38,400 00
Erie R.R., cons. mtg.	7	71,000 00	133	4,500 00	66,500 00
Flint & Pere Marquette R.R., cons. 1st.	5	20,600 00	113		22,600 00
Flint & Pere Marquette R.R., 1st.	6	22,300 00	121		24,200 00
General Electric Co., deb.	3½	22,000 00	90		22,500 00
Houston, East & West Tex. R.R., 1st.	5	31,600 00	105		36,750 00
Imperial Jap., loan	6	40,200 00	101		49,187 00
Interboro Rapid Trans. Ry., notes.	4	49,200 00	*100		50,655 55

*And interest.

EXAMINATIONS.

801

SECURITY TRUST COMPANY, ROCHESTER.—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Kan. City, Ft. Scott & Memp. R.R., equip. A.....	4½	\$50,100 00	*100		\$50,362 50
Kings Co. Elev. Ry., 1st mtg.	4	46,500 00	93		46,500 00
Lehigh & Wilkesbarre Coal Co. Marquette, Houghton & O. R.R.	4½	25,500 00	103		25,750 00
Metropolitan St. Ry., Kan. City, cons. mtg.....	6	2,300 00	115		2,300 00
Milwaukee & Lake Winnebago R.R.	5	32,100 00	*101	\$281 95	31,818 05
Minn. & St. Louis R.R., 1st cons.	6	27,200 00	112		28,000 00
Mobile & Ohio R.R., equip...	5	22,900 00	115		23,000 00
Mob. & Ohio (Montg. div.) 1st	5	49,700 00	*100		51,236 11
Monongahela River Ry., 1st m.	5	10,000 00	113		11,300 00
Mo. Pac. Ry., cons.	5	3,100 00	106		3,160 00
Mo. Pac. R.R., notes	6	48,900 00	124		49,600 00
Mason City & Ft. Dodge R.R., 1st mtg.	5	49,800 00	*100		50,194 44
Nashville, Chatt. & St. Louis R.R., 1st cons.	4	43,200 00	86½		43,250 00
Nashville, Flor. & Sheff. R.R., 1st.	5	25,500 00	115		28,750 00
New Hamp. Tract. Ry. Co., 1st lien, reorg.	5	29,000 00	115	250 00	28,750 00
N. Y. C. & H. R. R.R. (Lake Shore coll.)	4½	7,500 00	Book		7,500 00
N. Y. & Westchester Ltg. Co., gen.	3½	93,000 00	90½	2,500 00	90,500 00
New Or. Edison Co., 1st mtg.	4	46,200 00	*91	377 78	45,822 22
New Or. Ry. Co., gen. mtg.	5	24,900 00	100		25,000 00
New Or. Ry. Co., com. stock			88		12,320 00
New Or. Ry. Co., fract. stock and bond.	4½	27,500 00	28	6,670 60	8,400 00
Nor. Pac. Ry.—Gt. Nor. R., p. l. and l. g.			Var.		109 40
Norfolk & Western R.R. (Po- cahontas Coal), pur.	4	32,500 00	105		32,550 00
New Or. Ry. & Lt. Co., gen. mtg.	4	18,700 00	97		19,400 00
Oregon Short Line R.R., ref.	4½	22,600 00	88	600 00	22,000 00
Panama R.R., 1st mtg., s. l.	4	48,500 00	96	500 00	48,000 00
Penn. R.R., conv.	4½	46,100 00	104½	120 00	45,980 00
Penn. R.R., betterment notes	3½	23,700 00	105		26,250 00
Penn. Steel Co., equip. tr. notes K.	4½	99,900 00	*100		101,875 00
Per Marquette R.R., equip.	3½	49,300 00	*99		49,927 77
Pe. Marquette R.R., cons.	4½	24,000 00	*100		25,462 50
Public Service Corp. of N. J. coll. notes.	4	21,800 00	*94		23,461 66
Pitta Term. & Coal Co., 1st...	5	38,800 00	*97		39,455 55
Roeh. Gas & Elec. Co., cons.	5	27,300 00	*108	95 62	27,204 38
Roeh. Gas & Elec. Co., 2d.	5	5,000 00	104		5,200 00
Rio Grande Junction R.R., 1st	4½	106,500 00	99		108,900 00
Rio Grande, Western R.R., 1st con.	5	13,300 00	109		14,170 00
Railroad Sec. Co. (Ill. Cent. stock)	4	23,700 00	92½	575 00	23,125 00
Roeh. Ry. & Lt. Co., cons.	4	45,300 00	91		45,500 00
Rochester water bonds	5	2,200 00	100	100 00	2,100 00
Saginaw Valley Tract Co., 1st	3½	51,000 00	*101	363 51	50,636 49
Seaboard Air Line R.R., mtg. coll. tr.	5	35,700 00	103		36,050 00
St. Louis, Iron Mt. & S. R.R. (River & Gulf)	5	35,000 00	*100		35,865 33
St. Louis & San Fran. R.R., gen. mtg.	4	46,800 00	96		48,000 00
St. Louis & San Fran. R.R., 2d	6	30,500 00	127		31,750 00
St. Louis & San Fran. R.R., cons.	6	9,300 00	103	30 00	9,270 00
St. Louis, Iron Mt. & S. R.R., unif. & ref.	4	11,700 00	100		12,000 00
Southern Pac. R.R., 1st ref.	4	37,820 00	94		42,300 00
Southern Pac. R.R., new	4	48,300 00	97		48,500 00
	4	84,200 00	98		84,280 00

*And interest.

SECURITY TRUST COMPANY, ROCHESTER.—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
St. Paul, Minn. & Mani. R.R. (Pac. Exten.).....	4	\$50,400 00	104		\$50,648 00
St. Louis & San Fran. R.R., ref.....	4	44,200 00	89		44,500 00
Seaboard Air Line R.R., coll. tr.....	5	31,200 00	104		32,240 00
Third Ave. Ry., cons.....	4	18,000 00	95½		18,145 00
Tioga R.R.....	7	13,600 00	103	\$1,240 00	12,360 00
Toledo Trac. Co., cons. 1st.....	5	19,800 00	101		20,200 00
Union Pac. R.R., R.R. and land grant.....	4	52,500 00	106		53,000 00
U. S. Rubber Co., coll. fund.....	5	74,300 00	*100		76,697 91
U. S. of Mexico.....	4	37,600 00	94		37,600 00
Vicksburgh Shreveport & Pac. R.R., 1st.....	6	11,000 00	115		11,500 00
Va.-Carolina Chem. Co., coll. tr.....	5	49,000 00	100		50,000 00
Wabash R.R., coll. tr. notes.....	5	49,900 00	*100		50,819 44
Wabash R.R., equip., series B.....	4½	50,000 00	*100		50,550 00
Wabash R.R., equip., series A.....	5	50,000 00	*100		50,819 44
Wabash R.R. (Pittsb. Term.).....	4	43,500 00	90		45,000 00
Weatherford, Min. Wells & N. W. R.R.....	5	20,800 00	106		21,200 00
Western Maryland R.R., 1st.....	4	22,800 00	89	550 00	22,250 00
West Side Sewer, Rochester.....	6	38,000 00	Book		38,000 00
Wheeling & Lake Erie R.R., 1st cons.....	4	22,600 00	93		23,250 00
Wisconsin Cent. R.R., 1st gen.....	4	35,100 00	95		36,000 00
Western Pac. R.R., 1st.....	5	46,500 00	93		46,500 00
Stocks:					
Amer. Tele. & Cable Co.....		19,800 00	80	1,800 00	18,000 00
Amer. Dist. Tel. Co.....		2,700 00	30	1,320 00	1,380 00
Atch., Top. & S. Fe R.R., pfd.....		20,500 00	104		20,800 00
Bankers' Trust Co., N. Y. City.....		3,700 00	500		12,500 00
Chem. Nat. Bk. N. Y. City.....		4,000 00	435		4,300 00
Chic. Mil. & St. Paul R.R., pfd.....		17,500 00	189		18,900 00
Chic. & N. W. R.R., com.....		17,600 00	220		25,300 00
Consol. Gas Co., N. Y. C.....		20,000 00	187		20,383 00
Eastman Kodak Co., Roches- ter, pfd.....		34,700 00	110		42,680 00
Gen. Elec. Co.....		33,400 00	182		36,400 00
Gen. Ry. & Banking Co.....		8,500 00	250		12,500 00
Gold & Stock Tel. Co.....		12,000 00	115	500 00	11,500 00
Hudson Companies, pfd.....		10,500 00	Book		10,500 00
Mergenthaler Linotype Co.....		18,900 00	195		21,450 00
Minneapolis Syndicate.....		14,200 00	Book		14,200 00
N. Y. Trust Co.....		20,000 00	700		35,000 00
N. Y. C. & H. R. R. R.....		13,000 00	150		15,000 00
Penn. R. R.....		36,600 00	145		38,642 50
Pere Marquette R. R., pfd.....		15,000 00	77		15,400 00
Pullman Palace Car Co.....		20,200 00	245		24,500 00
Southern Pac. R. R., pfd.....		22,700 00	119		23,800 00
Union Pac. R. R., pfd.....		7,500 00	98		9,800 00
United Fruit Co.....		21,700 00	110		22,000 00
Bonds and mortgages.....	Var.	431,920 00			431,920 00
Trust Co. building.....		100,000 00			100,000 00
Demand loans.....		3,211,322 55			3,211,322 55
Time loans.....		524,434 86			524,434 86
Overdrafts.....		2,519 58			2,519 58
Due from banks, trust com- panies.....		1,316,546 36			1,316,546 36
Cash.....		135,040 05		153 01	134,887 04
Estimated interest accrued, de- mand loans.....					24,380 63
Estimated interest accrued, bonds and mortgages.....					3,392 85
Estimated interest accrued, bank accounts.....					4,796 05
					\$10,324,209 06

"And interest.

SECURITY TRUST COMPANY, ROCHESTER.—(Continued).

LIABILITIES.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Capital stock.....		\$200,000 00			
Due depositors subject to check.....		9,263,161 41			
Due certificates of deposit.....		172,669 55			
Due building and loan ass'ns.....		10,562 42			
Due banks and trust companies.....		83,388 00			
Estimated interest accrued deposits.....		71,933 87			
Estimated interest accrued cdfs. of deposit.....		2,984 29			
Estimated interest accrued bldg. and loan ass'ns.....		102 61			
Estimated interest accrued banks and trust companies.....		445 83			
Rebate.....		5,521 11			
Salaries.....		1,431 00			
Surplus.....					\$9,812,200 09
					\$512,008 97

THE SECURITY TRUST COMPANY OF TROY, TROY.

[Examined October 5, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York, corp. stk.....	3½	\$176,131 20	*102½	\$1,735 87	\$174,395 33
Atch., Top. & Santa Fe R. R., gen'l.....	4	20,500 00	105		21,000 00
Chl., R. I. & Pac. R. R., coll. trust.....	4	24,000 00	84		25,200 00
Chesapeake & Ohio R. R., coll. notes.....	5	15,000 00	100		15,000 00
Cleveland Elec. Ry.....	5	20,500 00	102	100 00	20,400 00
Chicago & Alton R. R., 1st lien.....	3½	24,100 00	82½		24,825 00
Cincin., Ind. & West. R.R., 1st ref.....	4	24,375 00	96½	187 50	24,187 50
Chic., R. I. & Pac. R. R.....	5	47,750 00	93½	1,000 00	46,750 00
Commonwealth, Pr. Co. of Mich., 1st mtg.....	5	20,000 00	Book		20,327 21
Cin., Ham. & Dayton R. R., coll. trust.....	4½	24,437 50	100		25,000 00
Cincin., Ham. & Dayton R. R., equip. notes.....	4½	19,878 00	100		20,000 00
Erie R. R. (Penn. coll.).....	4	23,293 75	96		24,000 00
Grand Rapids Railway Co., 1st mtg.....	5	20,600 00	103		20,600 00
General Rubber Co., deb.....	4½	38,400 00	Book		38,400 00
Indianapolis & Eastern Ry., 1st cons.....	5	10,000 00	100		10,000 00
Imp. Jap. Govt., sterling loan.....	4½	8,884 50	91½		8,912 10
Imp. Jap. Govt., 2d series.....	4½	3,250 00	Book		3,250 00
Kan. City, Ft. Scott & Memphis R. R.....	4	26,100 00	10		27,000 00
Lac. Gas Lt. Co., St. Louis, ref. and extension.....	5	21,000 00	105½		21,100 00
Mont. Ltt., Ht. & Fr. Co., 1st mtg.....	4½	20,150 00	*101½		20,537 50
Mich. State Tel. Co., 1st mtg.....	5	19,600 00	100		20,000 00
Nor. Pac.-Gt. Nor. R. R. (C. B. & Q. coll.).....	4	49,250 00	102½		51,250 00
N. Y. Gas, Elec., Ht. & Pr. Co., pur. mo.....	4	47,862 50	*92	1,862 50	46,000 00
N. Y. Gas, Elec., Ht. & Pr. Co., 1st.....	5	27,375 00	110½		27,562 50
N. Y. & Westchester Lighting Co., gen'l.....	4	18,700 00	92	88 80	18,611 20

* And interest.

THE SECURITY TRUST COMPANY OF TROY, TROY.—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
New Orleans Ry. & Light Co., gen. l.	4½	\$18,000 00	90½		\$18,050 00
Oregon Ry. & Navigation Co., cons.	4	10,300 00	103½		10,350 00
Oregon Water Pr. & Ry. Co., 1st	6	20,400 00			20,400 00
Oregon Short Line R. R. Co., ref.	4	48,750 00	97	\$250 00	48,500 00
Omaha Elec. Lt. & Power Co., 1st	5	20,100 00	102		20,400 00
Pere Marquette R. R. (L. E. & D. Riv. div.)	4½	10,000 00	105		10,500 00
People's Gas Lt. & Coke Co., refd. mtgs.	5	19,712 50	107		20,330 00
Richmond Passenger & Pr. Co.	5	18,000 00	75		15,000 00
Reading R. R. (Jersey Cent. coll.)	4	28,837 50	101		30,300 00
Southern Ry., coll. trust notes	5	19,600 00	100		20,000 00
St. Louis, Memphis & South- eastern R. R.	4½	49,250 00	99		49,500 00
Southern Pac. Ry., 1st refd.	4	63,037 50	97		63,050 00
St. Louis, Iron Mt. & Southern Ry. (River & Gulf)	4	18,950 00	97		19,400 00
St. Louis & San Francisco R. R., coll. notes	4½	9,775 00	100		10,000 00
Troy City Ry., 1st con.	5	11,340 00	113½		11,350 00
United Elec. L. & Pr. Co., St. Louis, 1st	5	25,250 00	104		26,000 00
United Elec. Lt. & Pr. Co., Balt., 1st con.	4½	24,375 00	100		25,000 00
Wheeling & Lake Erie R. R., eq. s. f.	5	19,950 00	102		20,400 00
Wheeling & Lake Erie R. R., car tr. series A.	4½	19,842 00	100		20,000 00
Wisconsin Central Ry., 1st mtg.	4	23,521 25	95½		23,875 00
American Cigar Co., series A.	4	23,375 00	95		23,750 00
Norfolk & Western R. R. (Po- cahontas C. & C. Co.)	4	16,821 00	97		17,460 00
Schwarzchild & Sulzberger Co., notes	5	25,000 00	*100		25,005 20
W. A. Wood Mower & Rea- per Co., notes	6	5,000 00	*100		5,105 00
Citizens' Steamboat Co., Troy, notes	6	10,000 00	*100		10,158 33
Detroit, Toledo & Ironton Ry., part.	5	25,000 00	*100		25,280 82
Wisconsin Cent. Ry., part. etc.	5	25,000 00	*100		25,104 00
Stocks:					
Mo. Pac. Ry., Equip. Ass'n, series C.		20,000 00	100		20,097 21
New Orleans Ry. & Lt. Co., pfd.		8,800 00	78	220 00	8,580 00
New Orleans Ry. & Lt. Co., com.		6,460 00	36½	255 00	6,205 00
New Hampshire Elec. Rys., pfd.		9,000 00	40	3,000 00	6,000 00
New Hampshire Elec. Rys., com.		5,310 00	10	3,540 00	1,770 00
The Republic Collar Co., Troy, N. Y.		2,844 72	Book		2,844 72
Security Safe Dep. Co., of Troy		20,000 00	Book		20,000 00
Union Pac. Ry., pfd.		19,975 00	96	775 00	19,200 00
Loans, demand		\$244,152 48			
Loans, time		863,729 86			
		1,107,882 34		5,053 14	1,102,829 20
Bonds and mortgages	Var.	37,495 00			37,495 00
Banking house and lot		50,000 00			50,000 00
Furniture and fixtures		18,000 00			18,000 00
Other real estate		9,600 00			9,600 00
Due from banks, bankers and trust companies		321,385 53			321,385 53
Cash		86,235 41			86,235 41

*And interest.

THE SECURITY TRUST COMPANY OF TROY, TROY—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Est. interest accrued on bonds and mtgs.					\$430 42
Est. interest accrued on demand loans.					657 03
Est. interest accrued on bank accounts.					731 04
					\$3,080,637 15
LIABILITIES.					
Capital stock.		\$200,000 00			
Due depositors subject to check.		2,238,550 08			
Due certificates of deposit.		285,850 17			
Due Treasurer State of N. Y.		40,000 00			
Due building and loan ass'n's.		4,200 00			
Due savings banks.		78,298 10			
Due other banks, bankers and trust companies.		13,096 77			
Estimated interest and accrued, deposits.		9,086 51			
Estimated interest accrued, cts. of deposit.		3,378 49			
Estimated interest accrued, State Treasurer.		11 11			
Estimated interest accrued, building loan ass'ns.		30 00			
Estimated interest accrued, savings banks.		725 80			
Estimated taxes accrued.		2,060 00			
Rebate loans.		6,413 00			
Salaries.		195 00			
					2,881,895 03
Surplus.					\$198,742 12

STANDARD TRUST COMPANY, NEW YORK CITY.

[Examined November 10, 1905.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York.	Var.	\$1,258,132 98	Book		\$1,258,132 98
Chic. & W. Ind. R. R., conv.	4	199,644 45	100		200,000 00
Westinghouse Elec. & Mfg. Co.	6	250,000 00	100		250,000 00
Int. Traction Co., coll. tr.	4	206,250 00	82½		206,250 00
Pittsb. & Fairmount Fuel Co.	5	88,875 00	88½	\$125 00	88,750 00
Southern Ry., notes.	4	124,026 59	99½		124,375 00
Southern Ry., coll. trust.	5	49,875 00	99½		49,875 00
Amer. Loco. Co., notes.	5	100,490 00	100	460 00	100,000 00
Vandalia R. R., conv.	4	77,250 00	103		77,250 00
Oregon Short Line, ref.	4	194,000 00	97		194,000 00
Cent. Pac. Ry., 1st ref.	4	50,500 00	100	500 00	50,000 00
St. L., I. M. & S. u. and ref.	4	94,375 00	94½		94,500 00
Aurora, Elgin & Chic., 1st.	5		97		
Aurora, E. & Chic., pref. stk.		11,619 50			11,640 00
Aurora, E. & Chic., com. stk.					
Sunday Creek R. R., coll. tr.	5	30,231 25	90		38,700 00
Westchester Lighting Co.	5	27,875 00	111	125 00	27,750 00
Lack. & Wyo. Val. R. R., coll. tr.	5	55,500 00	92½		55,500 00
St. L. & S. W. R. R., 1st cons.	4	36,000 00	82½		41,250 00
Chic. Union Trac. Co.	6	30,000 00	100		30,090 00
Columbus Cit. Tel. & Tel. Co., 1st.	5	19,896 53	90		20,700 00
John R. Ferrier, 1st.	4	932 50	94		940 00
Syndicate participations:					
Electric Sec. Co., 3d series.	5	82,851 40	Book		82,851 40
Penn. R. R. Co., conv.	3½	147,750 00	Book		147,750 00
Succ. Power Co., 18% pd.		9,000 00	Book		9,000 00
Washington Term. Co.	3½	91,556 25	Book		91,556 25

STANDARD TRUST COMPANY, NEW YORK CITY.—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Navigation Synd.	4½	\$97,000 00	90	\$7,000 00	\$90,000 00
West. Penn. Ry. & Ltg. Co.		25,000 00	Book		25,000 00
London Underground R. R.		12,205 00	Book		12,205 00
Hudson Companies, 35% pd.		35,000 00	Book		35,000 00
Chicago City Traction Co.		93,681 25	Book		93,681 25
Kansas City Viaduct Co., 37% pd.		46,250 00	Book		46,250 00
New Orleans, Gt. No.	5	15,000 00	Book		15,000 00
Western Pacific R. R.	5	23,125 00	Book		23,125 00
Buffalo & Susq. R. R.	4	38,147 80	Book		38,147 80
Colorado Southern R. R.	4½	50,000 00	Book		50,000 00
Kansas City & West. R. R.	5	46,583 33	Book		46,583 33
Knoxville Ry. & Light Co.	5	49,500 00	Book		49,500 00
Stocks:					
Penn. R. R.		47,987 50	140		56,000 00
Det., Yp., Ann Arbor & Jack- son R. R.		1 00			1 00
Standard Safe Deposit Co.		5,500 00	150		7,500 00
Electrical Securities Co.		7,500 00	93		9,300 00
Demand loans.					8,638,486 26
Time loans.					3,779,795 00
Bills purchased.					435,000 00
Bonds and mortgages.	Var.				144,230 00
Accounts receivable.					49,833 56
Office fixtures.					7,000 00
Cash on hand.					62,015 00
Due from banks and trust com- panies.					4,584,648 38
Interest accrued receivable.					60,247 43
					\$21,609,319 64
LIABILITIES.					
Capital stock.		\$1,000 000 00			
Individual deposits.		15,183,570 89			
Due banks and trust companies.		1,918,836 22			
Due savings banks.		416,259 51			
Certificates of deposit.		131,092 49			
Acceptances.		1,617,963 30			
Interest accrued, payable.		44,645 24			
					20,312,367 65
Surplus.					\$1,296,951 99

SYRACUSE TRUST COMPANY, SYRACUSE.

[Examined October 5, 1905.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York.	3½	\$306,000 00	103		\$309,000 00
Will & Baumer Co.	5	47,500 00	95		47,500 00
Santa Fe, Pres. & Phoenix Ry. Co., 1st mtg.	5	16,200 00	110		16,500 00
Metropolitan St. Ry. Co., ref. Wheeling & Lake Erie R. R. Co., skg. fd.	4	22,250 00	89		22,250 00
Wabash R. R. Co., temp., 5% coll. notes.	5	20,000 00	100		20,000 00
Rio G. West. Ry. Co., 1st consol. mtg.	5	24,968 75	100		25,000 00
Syracuse Lighting Co., 1st mtg. Union E. L. & P. Co., St. Louis. 1st mtg.	4	37,750 00	90		38,700 00
Syracuse Gas Co., 1st mtg., gtd.	5	25,312 50	103		25,750 00
Detroit United Ry., 1st con. mtg.	5	20,895 00	103		21,630 00
Westinghouse Elec. Mfg. Co., 3 yr. 5% coll. notes.	4½	50,037 50	105		52,500 00
	5	46,600 00	95½		47,750 00
		20,050 00	102		20,400 00

SYRACUSE TRUST COMPANY, SYRACUSE.—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Texas & New Orleans R. R. Co. (Dallas div.)	4	\$19,050 00	95	\$50 00	\$19,000 00
St. Louis Mem. & Southeastern R. R. Co.	4½	48,432 50	98½		49,250 00
Toledo, St. Louis & Western R. R. Co., 1st mtg.	4	41,812 50	84		42,000 00
United States of Mexico	4	23,500 00	94		23,500 00
Osark, Cherokee Cent. Ry. Co., 1st mtg.	5	34,412 50	99		34,650 00
Mis., Kan., Oklahoma R. R. Co., 1st mtg.	5	52,875 00	109		54,500 00
Florida & West Shore Ry., gtd. 1st mtg.	5	25,500 00	102		25,500 00
Western Maryland R. R. Co., 1st mtg.	4	23,312 50	88		22,000 00
Pere Marquette R. R. Co., ref. mtg.	4	36,800 00	93½		37,400 00
Amer. Tobac. Co., 40-yr. gold	6	52,743 75	114	1,443 75	51,300 00
Peoria & Pekin Term. Ry. Co., 1st mtg.	5	11,110 00	101	10 00	11,100 00
Wabash Pittsburgh Terminal Ry. Co.	4	23,250 00	89	1,000 00	22,250 00
Tennessee Cent. R. R. Co., coll. tr. notes	5	51,250 00	102	250 00	51,000 00
Public Service Corp., coll. gold notes	5	19,575 00	98		19,600 00
Missouri, Kans. & Texas Ry. Co. of Texas	5	32,837 50	108	437 50	32,400 00
Underground Elec. Ry. Co. of London, profit-sharing secured notes	5	24,937 50	98½	312 50	24,625 00
Missouri Pac. Ry. Co.	4	9,475 00	94	75 00	9,400 00
Cin., Ham. & Day. Ry. Co., coll. tr. inter. notes	4½	24,500 00	98		24,500 00
Auburn & Syracuse E. R. R., 1st ref.	5	5,075 00	100	75 00	5,000 00
N. Y. Gas, Elec. L., H. & P. Co., 1st mtg.	5	54,750 00	110		55,000 00
Imp. Jap. Gov., 2d series	4½	12,328 96	91		12,408 76
St. Louis & San Fran. R. R. Co., 7-yr. gold notes	4½	29,275 00	98		29,400 00
U. S. Steel Corp., ank. fund.	5	19,275 00	98½		19,700 00
St. Louis, Iron Mountain & No. Ry. Co. (R. & G. div.), 1st mtg.	4	19,275 00	96½		19,300 00
International Tract. Co.	4	16,800 00	84		16,800 00
City of Syracuse, cfs. of indebt		13,265 00			13,265 00
Syndicate participations		80,000 00			80,000 00
Bills purchased		191,602 35			191,602 35
Time loans		1,038,176 98		4,233 75	1,033,943 23
Call loans		263,039 72			263,039 72
Cash		32,762 04			32,762 04
Exchanges		498 65			498 65
Cash deposited		355,361 29			355,361 29
Overdrafts		438 20			438 20
Furniture and fixtures		13,604 86		3,604 86	10,000 00
Interest accrued		3,114 73			3,114 73
					\$3,342,589 01
LIABILITIES.					
Capital stock		\$300,000 00			
Due depositors		2,433,333 05			
Due banks and trust companies		215,707 11			
Dividends unpaid		240 00			
Rebate on time loans and bills purchased		20,764 83			
Interest accrued		18,604 36			
Taxes accrued		1,600 00			
					2,990,249 35
Surplus					\$352,339 66

TITLE GUARANTEE AND TRUST COMPANY, NEW YORK CITY.

[Examined December 13, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
Chesapeake & Ohio, gen'l.	4½	\$39,444 00	107½		\$40,850 00
Kings County Elevated R. R.	4	30,916 69	97		33,950 00
N. Pac. (C., B. & Q. coll.)	4	232,941 20	101		240,380 00
N. Y. Central (L. S. coll.)	3½	1,811 25	90½	\$1 25	1,810 00
Wisconsin Central.	4	52,510 00	95		55,050 00
Brooklyn Union Elevated R. R.	5	52,666 67	111½		55,750 00
Cent. Pac. Through Short Line, 1st.	4	49,000 00	101		50,500 00
Southern Ry., coll. tr.	5	50,437 50	100	437 50	50,000 00
American Tobacco, cts.	6	106,670 83	115½		115,500 00
Norfolk & Western (P. C.)	4	47,361 89	95		47,500 00
Erie (Penna. Coal)	4	69,792 17	95½		71,625 00
A., T. & S. F., adj.	4	95,773 75	93½	2,273 75	93,500 00
Western Maryland, 1st	4	91,366 67	87	4,366 67	87,000 00
Japanese Gov't, 2d series	4½	52,838 40	92½		55,500 00
U. S. of Mexico	4	91,851 25	93	246 25	91,605 00
Oregon Short Line	4	48,500 00	96	500 00	48,000 00
Penna. R. R., conv.	3½	60,000 00	102½		61,650 00
City of Brooklyn	3½	348,000 00	100		348,000 00
City of New York	3	155,000 00	98½	2,325 00	152,675 00
City of New York	3	5,000 00	97½	125 00	4,875 00
City of New York	3½	300,000 00	100		300,000 00
City of New York	3	40,000 00	98	800 00	39,200 00
City of New York	3½	52,000 00	100		52,000 00
Barrett Mfg. Co.	5	11,000 00	100		11,000 00
Bush Terminal	4	75,882 83	90		81,000 00
Canadian Imp. Co., certfs.	5	50,375 00	100	375 00	50,000 00
C. R. R. of N. J., eq. notes A.	4	19,708 00	99		19,800 00
C. R. R. of N. J., eq. notes B.	4	29,572 50	99		29,700 00
Mobile & Ohio, eq. notes	5	24,875 00	100		25,000 00
U. S. Rubber Co., notes	5	50,531 25	100	531 25	50,000 00
Ks. City Ry. & Lt., coll. notes	5	49,500 00	99		49,500 00
Lackawanna Steel Co., notes	5	100,000 00	105		105,000 00
Ky. City, F. S. & M., eq. notes A.	4½	18,000 00	100		18,000 00
Ks. City, F. S. & M., eq. notes	4½	32,000 00	100		32,000 00
Westch. Racing Ass'n.	4½	155,000 00	100		155,000 00
Central Vermont, eq. notes	4½	100,000 00	100		100,000 00
Mason City & Ft. Dodge, 1st	4	86,500 00	92		92,000 00
N. Y., Westchester & Boston	5	40,000 00	100		40,000 00
Western Pacific Ry.	5	465,000 00	97½		487,500 00
Republic Iron & Steel	5	93,500 00	98½		98,500 00
Wabash R. R., eq. notes	4½	35,000 00	100		35,000 00
Wheeling & L. E., notes	5	240,000 00	96		240,000 00
Japanese Gov't, sterling	4	4,000 00			4,000 00
Stocks:					
Missouri Pacific		98,087 50	102½		102,500 00
Hocking Valley, pref.		16,000 00	94		18,800 00
Norfolk & Western, pref.		16,708 89	92		18,400 00
Southern Ry., pref.		26,437 50	99½		29,925 00
Manhattan Ry.		29,500 00	162½		32,550 00
Gen'l Chemical, pref.		73,900 00	107		85,000 00
Penna. R. R.		11,448 34	141		14,100 00
Am. Tel. & Tel.		66,095 00	133		66,500 00
C., M. & St. Paul, pref.		87,829 18	189		94,500 00
Rubber Goods Mfg., pref.		38,354 17	105		52,500 00
Reading Co., 1st pref.		46,062 50	92½		46,250 00
Cons. Gas		101,062 50	184	9,062 50	92,000 00
Bond and Mtg. Guarantee Co.		216,000 00	415		298,800 00
Realty Associates		76,300 00	170		129,710 00
Westchester & Bronx Title & Mtg. Guaranty		150,000 00	150		150,000 00
Standard Screw, pref.		49,250 00	100		50,000 00
Am. Smelt. Sec., pref., B.		18,700 00	100		20,000 00
N. Y. Investors' Corp.		99,100 00	100		99,100 00
Loans					
Bills purchased		13,526,887 19			13,526,887 19
Bonds and mortgages	Var.	2,125,718 73			2,125,718 73
Real estate		14,087,386 57			14,087,386 57
Accounts receivable		1,577,153 82			1,577,153 82
Due from branches in transit		374,155 09			374,155 09
Cash in office		293 20			293 20
Cash deposited		231,707 24			231,707 24
Interest receivable to Dec. 1st		2,183,599 23			2,183,599 23
Accrued interest receivable		266,034 96			266,034 96
					64,470 87
					\$39,000,661 00

TITLE GUARANTEE AND TRUST COMPANY, NEW YORK CITY—(Continued).

LIABILITIES.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Capital stock.....		\$4,375,000 00			
Due depositors.....		22,200,439 02			
Demand certificates of deposit.....		759,751 36			
Time certificates of deposit.....		2,189,687 70			
Mortgage certificates of deposit.....		415,625 00			
Trust deposits.....		707,172 89			
Agency deposits.....		1,520,334 29			
Certified checks.....		198,470 88			
Treasurer's checks.....		13,729 69			
Manager's checks.....		3,130 40			
Interest due depositors.....		297,613 69			
Reserve for loans.....		5,100 00			
Accrued expenses.....		44,314 94			
Uncollectible accounts.....		48,746 36			
Unpaid dividends.....		175,000 00			
Accrued interest payable.....		25,600 00			
					\$32,979,716 22
Surplus.....					\$6,679,845 38

THE TRUST COMPANY OF AMERICA, NEW YORK CITY.

[Examined October 2, 1905.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York.....	3½	\$110,465 60	101½	\$10,465 60	\$406,000 00
City of New York.....	3½	306,000 00			
Amr. Ice Co., coll. tr.....	5	180,000 00	86	8,000 00	172,000 00
Amr. Tel. & Tel. Co., col. tr.....	4	245,937 50	97	3,437 50	242,500 00
Amr. Tobacco Co.....	6	284,687 50	117		292,500 00
Amr. Tobacco Co.....	4	368,750 00	80		400,000 00
A. T. & S. F. Ry., adj.....	4	241,875 00	100		250,000 00
Atlantic & Birmingham Ry.....	5	28,750 00	100		28,750 00
Atlantic Coast Line, 1st cons.....	4	39,040 00	102	280 00	38,760 00
At. Coast Line (L. & N. coll.).....	4	158,070 00	95½	1,450 00	156,620 00
B. & O. R. R. (P., L. E. & W. Va.).....	4	197,750 00	100½		201,000 00
Brooklyn Ferry Co.....	5	5,600 00	50	600 00	5,000 00
C. R. I. & P. Ry., 1st ref.....	4	477,500 00	98		480,000 00
Cin., H. & D. R. R., coll. tr.....	4½	235,000 00	98½		246,250 00
C. N. O. & Tex. Pac. Ry., series A.....	4	25,000 00	100		25,000 00
Conn. Ry. & Stg. Co., 1st ref.....	4½	150,750 00	101		151,500 00
De Bardeleben C. & I., ctd., 1st.....	6	38,480 00	104		38,480 00
Denver Gas & Elec. Co., notes.....	6	50,000 00	100		50,000 00
Des Moines & Ft. Dodge Ry.....	4	68,600 00	98		68,600 00
Detroit Gas Co.....	5	50,500 00	102		51,000 00
Detroit United Ry.....	4½	45,250 00	95		47,500 00
Imperial Japanese Gov't, 2d.....	6	247,728 75	99	228 75	247,500 00
Imperial Japanese Gov't.....	4½	79,248 00	91		81,900 00
Int. & Gt. N., 2d mtg.....	6	150,000 00	101		151,500 00
Iron Mt. Ry., car trust, ser. K.....	5	45,000 00	100		45,000 00
Jersey City, P. & H. St. Ry., 1st.....	4	38,812 50	76½	562 50	38,250 00
Ks. City, Ft. S. & M., ref.....	4	118,590 00	88	670 00	117,920 00
Kansas City Ry. & Lt. Co.....	5	48,000 00	101		50,500 00
Lake Erie Co.....	5	195,000 00	97½		195,000 00
L. & N. R. R., coll. trust.....	4	491,250 00	98½		492,500 00
Mo. Pacific Ry., coll. tr.....	5	267,500 00	106	2,500 00	265,000 00
Mt. Morris Elec. Lt. Co.....	5	315,230 00	105		322,350 00
Norfolk, P. & Newp. N. Co.....	5	193,980 00	92		195,040 00
Norfolk & W. R. R. (Pocahontas).....	4	122,850 00	96	1,860 00	120,990 00
Nassau Elec. Ry., consols.....	4	89,500 00	90		90,000 00
N. P. & Gt. N. Ry. (C., B. & Q.) jt.....	4	259,337 50	102½		266,500 00
Orange & Passaic Val. Ry.....	5	26,325 00	88½		26,550 00
Oregon Short Line, ref.....	4	195,000 00	97	1,000 00	194,000 00

THE TRUST COMPANY OF AMERICA, NEW YORK CITY.—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Panama R. R.	4½	\$52,475 00	103	\$975 00	\$51,500 00
Pere Marquette, ref.	4	240,000 00	94	5,000 00	235,000 00
Portman, Berkley & Suff.					
Water Co.	5	49,000 00	100		50,000 00
Princeton Lighting Co.	5	42,000 00	60		60,000 00
Public Service Corp., notes.	5	242,500 00	96½	1,250 00	241,250 00
St. Louis Transit Co.	5	72,000 00	85	750 00	71,250 00
St. L., Brownsv. & Mex. R. R.	5	113,460 00	100		122,000 00
St. L. & I. M. R. R., u. & ref.	4	95,000 00	94½	500 00	94,500 00
St. L., I. M. & So. (R. & G.)					
1st	4	476,250 00	97½		487,500 00
St. L. & S. F. R. R., ref.	4	90,000 00	89	1,000 00	89,000 00
St. L. & S. F. R. R., notes.	4½	240,000 00			
St. L. & S. F. R. R., notes.	4½	29,475 00	98		274,400 00
Southern Ry., notes.	5	31,890 74	100		31,890 74
Southern Ry., 1st cons. mtg.	5	178,500 00	120		180,000 00
Southern Ry. (M. & O.)	4	291,750 00	100		300,000 00
Southern Pac. Ry.	4½	249,375 00	105		262,500 00
City of Springfield, Ill.	4	52,000 00	105		52,500 00
Tenn. C. & I. Co., gen. mtg.	5	98,500 00	100		100,000 00
Third Ave. R. R., cons. mtg.	4	98,000 00	95	1,000 00	95,000 00
Ulster & Del. R. R., 1st ref.	4	95,000 00	96		96,000 00
Und. Elec. Rys., London, prof. shar.	5	99,375 00	100		100,000 00
United Rys. of St. L.	4	44,562 50	87	1,082 50	43,500 00
U. S. Rubber Co., coll. ref.	5	98,500 00	98	500 00	98,000 00
U. S. Steel Co., sk'g f'd.	5	475,312 50	99		495,000 00
Union Bag & Paper Co., 1st gen.	5	97,500 00	98		98,000 00
Wabash R. R., notes.	4½	246,875 00	98	1,875 00	245,000 00
Western Md. Ry.	4	29,087 50	88	487 50	28,600 00
Western Pacific Ry.	5	1,850,600 00	95		1,880,500 00
Western Pacific Ry.	5	462,500 00	95		475,000 00
Grand Rapids Edison Co.	5	49,191 67	100		50,000 00
Chia. & Western R. R.	5	21,250 00	85		21,250 00
City of New York, freehold estates.		16,432 02	Cost		16,432 02
Stocks:					
Am. L't. & Trac. Co., pfd.		153,000 00	105		157,500 00
Am. L't. & Trac. Co., pfd.		52,500 00	105		52,500 00
Am. Smelters Sec. Co. R.		46,750 00	100		50,000 00
Am. Tobacco Co., pfd.		97,000 00	102		102,000 00
Atlantic & Birm. Ry., pfd.		8,375 00	45	837 50	7,537 50
Atlantic & Birm. Ry., com.		11,250 00	22	3,000 00	8,250 00
Century Realty		204,000 00	170		204,000 00
Chic. & N. W. Ry., pfd.		250,000 00	240	10,000 00	240,000 00
Chic. & N. W. Ry., com.		15,000 00	220		33,000 00
Commonwealth Trust Co., Buffalo		190,000 00	200		190,000 00
Corporation Trust Co., N. J.		452,000 00	200		452,000 00
Cripple Creek Cent. R. R., pfd.		12,000 00	55	5,400 00	6,600 00
Cripple Creek Cent. R. R., com.			35		3,500 00
Cumberland Mt. Coal & Tin Co.		94,840 28	Book		94,840 28
Empire Investment Co.		113,500 00	Book		113,500 00
Hudson Co.'s, 35% pd.		70,000 00	Book		70,000 00
N. Y. Mtz. & Security Co.		35,000 00	190		38,000 00
Pioneer Trust Co., Kans. City		100,000 00	100		100,000 00
Pullman		240,000 00	250		250,000 00
Title Insurance Co.		38,000 00	188	400 00	37,600 00
United Gas & Elec. Co., com.		50,120 00	40		50,120 00
Syn licat. participations:					
Cons. Gas Co. of Baltimore		5,000 00			5,000 00
Chicago & N. Y. Ry.		570,000 00			570,000 00
Central Ry. Co.		120,000 00			120,000 00
N. Y. R. R. & Development		25,000 00			25,000 00
Und. Elec. Ry., London		12,205 00			12,205 00
U. S. Shipbuilding Co.		45,136 25		15,136 25	30,000 00
West Penn. Ry. & Ltg. Co.		37,500 00			37,500 00
West Va. Cent. & W. Md.		133,650 00			133,650 00
Demand loans		22,038,337 40			22,038,337 40
Time loans		17,358,718 85			17,358,718 85
Bills purchased		3,074,940 86			3,074,940 86
Bonds and mortgages	Var.	1,845,683 23			1,845,683 23
Banking house		1,950,000 00			1,950,000 00

EXAMINATIONS.

811

THE TRUST COMPANY OF AMERICA, NEW YORK CITY—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Foreign exchange department.....		\$37,286 39			\$37,286 39
London office.....		203,855 70			203,855 70
Due from banks, collection accounts.....		2,797,896 28			2,797,896 28
Accounts receivable.....		73,860 21			73,860 21
Cash on hand.....		583,962 76			583,962 76
Due from banks.....		6,541,856 36			6,541,856 36
Accrued interest.....		442,879 38			442,879 38
					\$72,851,082 96
LIABILITIES.					
Capital stock.....		\$2,000,000 00			
Due depositors.....		58,708,568 12			
Certified checks.....		361,226 99			
Secretary's checks.....		21,098 63			
Participation certificates.....		215,750 00			
Accounts payable.....		51,012 33			
Dividends unpaid.....		14,921 54			
Mortgage on banking house.....		600,000 00			
Taxes accrued.....		37,828 59			
Interest accrued.....		493,927 85			
					62,804,334 05
Surplus.....					\$10,046,748 91

THE TROY TRUST COMPANY, TROY.

[Examined October 2, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York, corp. stk.....	3½	\$144,049 75		\$2,966 42	\$30,923 33
City of New York, corp. stk.....	3½				110,160 00
City of Albany, corp. stk.....	3½	11,000 00			11,002 14
City of Albany, corp. stk.....	3½	28,000 00			28,005 44
City of Albany, corp. stk.....	3½	11,000 00			11,002 14
Ka. City, Ft. S. & M. R. R. ref.	4	9,200 00		200 00	9,000 00
Houston, E. & W. Texas R.R., 1st mtg.....	5	10,000 00			10,550 00
Elgin, A. & S'n Trac., 1st cons.	5	24,375 00			24,798 60
Hudson Valley R. R.....	5	20,000 00		5,000 00	15,000 00
Citizens Steamboat Co.....	6	7,000 00			7,072 34
St. L. & S. F. R. R.....	4½	9,300 00			9,600 00
Harrisburgh L., H. & P., 1st mtg.....	5	2,700 00			3,000 00
Wheeling & L. E. equip.....	5	10,000 00			10,200 00
St. L. & S. F. R. R.....	5	14,700 00			15,254 17
Elec. Sec. Corp., coll. tr.....	5	43,650 00			45,450 00
Int. Paper Co., cons. mtg.....	5	13,500 00			14,100 00
Norf. & So. R. R., 1st gen. mtg.	5	38,000 00			38,485 56
Cin., H. & Dayton, coll. tr.	4½	9,837 50			10,040 00
Schwarzschild & Sulsberger Co., notes.....	5	25,000 00			25,006 94
City of Troy, assessment.....	5	61,279 46			62,573 07
Imperial Japanese, loan.....	4½	3,505 00			3,545 36
Stocks:					
Temple Iron Co.....		10,000 00			10,200 00
Syndicate participations:					
Hudson Valley R. R.....		9,500 00			
Hudson Valley R. R., supplemental.....		2,625 00		3,000 00	9,125 00
Demand loans.....		\$1,130,945 93			
Time loans.....		330,748 57			
Overdrafts.....	Var.	1,461,094 50		4,876 63	1,456,817 87
Furniture and fixtures.....		278 85			278 85
Building improvements.....		8,956 83			8,956 83
Syndicate loans.....	Var.	17,716 35			17,716 35
Syndicate loans.....	Var.	246,000 00			246,000 00
Due from banks, bankers and trust companies.....	Var.	130,566 65			130,566 65

THE TROY TRUST COMPANY, TROY—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Cash.....		\$67,160 17		\$60 18	\$67,099 99
Estimated interest accrued on demand loans.....					100 62
Estimated interest accrued on syndicate loans.....					5,210 00
Estimated interest accrued on bank accounts.....					59 65
					\$2,446,900 90
LIABILITIES.					
Capital stock.....		\$200,000 00			
Due depositors.....		1,607,567 68			
Due certificates of deposit.....		166,832 45			
Due trust funds.....		3,627 93			
Due savings banks.....		71,146 73			
Due Treasurer State of N. Y.....		30,000 00			
Due banks, bankers and trust companies.....		219,989 41			
Estimated interest on deposits.....		8,634 79			
Estimated interest on certifi- cates of deposit.....		1,831 12			
Estimated interest accrued to Treas. State of New York.....		3 33			
Estimated interest on savings banks accounts.....		13 83			
Estimated interest on other bank accounts.....		93 10			
Rebate loans.....		10,824 70			
Salaries accrued.....		47 10			
Taxes accrued.....		820 00			
					2,321,432 17
Surplus.....					\$125,468 73

TRUST AND DEPOSIT COMPANY OF ONONDAGA, SYRACUSE.

(Examined October 9, 1905.)

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York.....	3½	\$50,000 00			\$51,500 00
Louisv., N. A. & Chic., 1st mtg.....	6	10,700 00	110		11,000 00
Chic., Ind. & Louisv.....	6	12,700 00	135		13,500 00
Tenn. C. & I. (Birm. div.).....	6	10,600 00	112		11,200 00
Evansville & Indianapolis.....	6	10,400 00	113		11,300 00
Evansville & Indianapolis, 1st consols.....	6	31,200 00	113		33,900 00
Iowa Central Ry., 1st mtg.....	5	22,000 00	114		22,800 00
Iowa Central, 1st. and ref.....	4	17,200 00	83	\$600 00	16,600 00
Flint & Pere Marquette, 1st mtg.....	6	24,000 00	120		24,000 00
Syracuse Chilled Plow Co.....	5	13,720 00	98		13,720 00
Brooklyn Rapid Transit.....	5	10,600 00	108		10,800 00
People's Ice Co. of Syracuse.....	6	18,000 00	Par.		18,000 00
Cent. Ry. of Ga., cons. mtg.....	5	82,500 00	115		86,250 00
Mo., Ks. & Eastern, 1st mtg.....	5	32,700 00	112		33,600 00
Galv., Harrisb. & S. A., 1st mtg.....	5	43,200 00	110		44,000 00
So. Carolina & Ga., 1st mtg.....	5	10,500 00	109		10,900 00
Toledo, St. L. & W., p. l.....	3½	20,500 00	91		22,750 00
Colo. & Southern, 1st mtg.....	4	41,500 00	93		46,500 00
St. Louis & S. F., ref.....	4	44,800 00	89		49,840 00
Wisconsin Central, gen. mtg.....	4	37,380 00	95		39,900 00
Missouri Pacific, trust.....	5	65,720 00	105	620 00	65,100 00
Colorado Midland, 1st mtg.....	4	32,500 00	74		37,000 00
So. Pacific, coll. trust.....	4	55,800 00	95		57,000 00
Chicago & Alton, 1st lien.....	3½	7,700 00	82		8,200 00
Central Pacific Ry.....	3½	43,500 00	89		44,500 00
Mo. Pacific, coll. mtg.....	5	47,080 00	107		47,080 00

TRUST AND DEPOSIT COMPANY OF ONONDAGA, SYRACUSE—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Rio G. & W., 1st cons. mtg.	4	\$70,400 00	90		\$72,000 00
Santa Fe, P. & P., 1st mtg.	5	11,000 00	110		11,000 00
Republic of Mexico.	5	33,950 00	Par.		33,950 00
Gila Valley, G. & N., 1st mtg.	5	41,600 00	110		44,000 00
N. Y., O. & W., s. l., 1st lien, notes.	5	20,000 00	Par.		20,000 00
Colorado Fuel & Iron, skg. fd.	5	9,900 00	103		10,300 00
San Antonio & A. P., 1st mtg.	4	41,500 00	89		44,500 00
Ft. Worth & R. G., 1st mtg.	4	40,000 00	90		45,000 00
Ft. Worth & Denver City, 1st mtg.	6	55,000 00	113		62,120 00
Mobile & Birmingham, 1st mtg.	4	4,350 00	96		4,800 00
M., K. & T. of Texas, 1st mtg.	5	75,000 00	108		81,000 00
N. Y., Susq. & W., gen. mtg.	5	10,200 00	107		10,700 00
Seaboard Air Line, coll. tr.	5	19,400 00	104		20,800 00
Detroit Southern, mtg.	4	20,000 00	81		40,500 00
Detroit So. (Ohio So. div.), 1st mtg.	4	17,500 00	93		23,250 00
Kanawha & Hock. C. & C. Co., 1st mtg.	5	100,000 00	105		105,000 00
St. L., I. Mt'n & So. u. & ref.	4	36,460 00	94		38,540 00
Houston, E. & W., 1st mtg.	5	52,000 00	105		52,500 00
New Orleans & N. E., p. l.	6	5,000 00	112		5,600 00
Current River R. R., 1st mtg.	5	12,000 00	102		12,240 00
Ks. City Clinton & S. Ry., gtd Gray's Point Terminal Ry. (St. L. S. W.), 1st mtg.	5	61,000 00	103		62,830 00
Northwestern Gr. Trk. Ry., 1st mtg.	5	5,000 00	105		5,250 00
Wheeling & L. E., equip. s. l.	6	8,000 00	104		8,320 00
Ks. City Southern, 1st mtg.	3	19,600 00	Par.		20,000 00
Ks. City, Ft. Scott & M. ref.	4	14,200 00	72		14,400 00
A., T. & S. P., deb., ser. E.	4	24,000 00	88		26,400 00
Seaboard Air Line, 1st mtg.	4	12,480 00	98		12,740 00
Wabash R. R., 1st lien equip.	4	17,500 00	89		22,250 00
Mex. Cent. Ry., ltd., equip.	5	20,000 00	99	\$200 00	19,800 00
Pacific Coast Co., 1st mtg.	5	1,800 00	96		1,920 00
M., K. & T., 1st mtg. equip.	5	12,600 00	114		13,680 00
Toledo, St. L. & W., 50 yr. gen.	5	25,000 00	106		26,500 00
Oregon Short Line, ref., gtd.	4	14,000 00	84		16,800 00
Western Md. R. R., 1st mtg.	4	41,280 00	97		41,710 00
C. R. I. & P. R. R., coll. mtg.	4	86,000 00	88		88,000 00
Mo., Ks. & Oklahoma, gtd., 1st mtg.	4	35,000 00	83		41,500 00
U. S. Steel Corp.	5	200,000 00	109		218,000 00
St. L. & S. F. R. R., 5-yr. g. notes.	5	40,000 00	98		49,000 00
St. L. & S. F. R. R., 7-yr. g. notes.	4½	9,500 00	96		9,600 00
Wabash R. R., 3-yr. notes.	4½	24,525 00	97	275 00	24,250 00
Republic of Cuba, gold.	5	25,000 00	Par.		25,000 00
Hocking Valley (J. P. M. & Co.) participation certificates.	5	20,000 00	105		21,000 00
Georgia & Alabama, 1st cons.	5	15,000 00	Par.		15,000 00
Keokuk & Des Moines, 1st mtg.	5	25,750 00	111		27,750 00
Int. & Gt. N., 2d mtg., gold.	5	11,660 00	107		11,770 00
Cin., Findlay & Ft. W., gtd., 1st mtg.	5	19,800 00	100		20,000 00
Am. Cigar Co., gtd. notes.	4	9,400 00	95		9,500 00
A., T. & S. P. (E. Ok. div.), 1st mtg.	4	18,000 00	94		18,800 00
Syracuse Gas Co., 1st mtg.	4	47,000 00	Par.		50,000 00
Texas & N. O. R. R. (Dallas div.), 1st mtg.	5	12,000 00	Par.		12,000 00
St. L., Memphis & S. E., 5-yr. gtd.	4	19,000 00	94	200 00	18,800 00
Austin No.-Wn., gtd., 1st mtg.	4½	96,000 00	97		97,000 00
Denver & R. G. R. R., imp. mtg.	5	43,200 00	107	400 00	42,800 00
Central Pacific Ry., 1st mtg.	5	21,600 00	108		21,600 00
Ozark & Cherokee Cent., gtd.	4	48,500 00	101		50,500 00
Col. & So. Ry. coll. tr. notes.	5	48,000 00	99		49,500 00
C. R. I. & P., 1st & ref.	5	20,000 00	Par.		20,000 00
Pere Marquette R. R., equip. notes.	4	105,662 50	96	62 50	105,600 00
	4½	20,000 00	Par.		20,000 00

TRUST AND DEPOSIT COMPANY OF ONONDAGA, SYRACUSE—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
U. S. of Mexico	4	\$93,000 00	94		\$94,000 00
Am. Tobacco Co., 40-yr.	6	54,000 00	114		57,000 00
Elec. Sec. Corp., coll. tr. s. f.	5	20,000 00	Par.		20,000 00
L. & N. R. R., 5-20 coll. trust ..	4	49,000 00	98		49,000 00
Continental Coal Co., gtd. 1st mtg.	5	52,500 00	107		53,500 00
Seaboard Air Line (Atl. & Birm. div.), 1st mtg.	4	47,500 00	93	\$1,000 00	46,500 00
So. Pacific R. R., 1st mtg., ref.	4	48,500 00	97		48,500 00
Tenn. Cent. R. R., coll. tr. notes	5	51,150 00	102½		51,250 00
Monroe Brewing Co., Roch- ester	6	100,000 00	Par.		100,000 00
Bartels Brewing Co., Syracuse ..	6	170,000 00	Par.		170,000 00
Syracuse Cold. S. & Whse. Co.	6	40,000 00	Par.		40,000 00
St. Louis Transit Co.	5	96,000 00	96		96,000 00
Southern Indiana Ry., 1st mtg.	4	47,000 00	95		47,500 00
Internat. Steam Pump, conv. deb.	6	25,500 00	103		25,750 00
C., B. & Q. (Ill. div.), 1st mtg.	4	88,810 00	106	830 00	87,980 00
Rep. I. & Steel, Co., 1st mtg. coll tr.	5	48,750 00	98		49,000 00
C. H. & D. Ry., coll. tr. notes.	4½	48,812 50	98		49,000 00
General Rubber Co., gold.	4½	24,000 00	96		24,000 00
Imperial Japanese Gov't, stg., 2d series	4½	13,209 60	91		13,295 10
Mex. Cent. Ry., 2½ yr. g. notes ..	6	25,000 00	Par.		25,000 00
Mason City & Ft. D. Ry., 1st mtg.	4	45,750 00	92		46,000 00
Chicago & Southern Ry., 3-yr. notes	5	50,000 00	Par.		50,000 00
N. York & N. J. R. R., 1st mt.	5	49,750 00	99	250 00	49,500 00
Stocks:					
Chicago Gt. W., deb.		41,500 00	83		41,500 00
Hocking Valley Ry., pfd.		62,730 00	91		69,615 00
Evansville & T. H., pfd.		6,588 00	90		8,235 00
Straight Line Engine Co.		1,700 00	Par.		1,700 00
People's Ice Co. and Whitman & Barnes Mfg. Co.					
People's Ice Co., pfd.		461 81	Book		461 81
People's Ice Co., com.					
Whitman & Barnes					
Denver & Rio Grande, pfd.		22,500 00	88		26,400 00
Southern, pfd.		36,800 00	98		39,200 00
Southern Pacific, pfd.		22,800 00	119		23,800 00
Hudson Companies, pfd., 35% & 10% pd.		7,000 00	Book		7,000 00
Bonds and mortgages	Var.	226,057 86			226,057 86
Bills purchased, time					
Bills purchased, demand					
Call or demand loans					
Railroad trustee account.		1,977,992 13		3,765 40	1,974,226 73
Safes in vault.		1,106 77			1,106 77
Due from banks, bankers and trust companies.		175 00			175 00
Cash		2,765,208 45			2,765,208 45
Exchanges		88,760 14			88,760 14
Cash items		6,594 09			6,594 09
Overdrafts		20 20			20 20
Interest accrued and unpaid prior to July 1, 1905.		167 15			167 15
Interest accrued on State Bank (Syracuse) balance to Oct. 6.		2,001 72			2,001 72
Interest accrued on trust com- pany and bank balances.		13,300 38			13,300 38
Interest accrued on demand and call loans		1,015 54			1,015 54
Interest accrued on bonds and mortgages		9,943 79			9,943 79
		2,884 10			2,884 10
					\$9,530,488 83

TRUST AND DEPOSIT COMPANY OF ONONDAGA, SYRACUSE—(Continued).

LIABILITIES.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Capital stock.....		\$100,000 00			
Due depositors.....		8,622,334 79			
Due Treasurer State of N. Y.		35,000 00			
Due banks and savings banks.....		31,368 68			
Salaries and rent accrued.....		1,375 00			
Interest accrued due depositors.....		76,003 23			
Taxes accrued.....		1,500 00			
Rebate on bills purchased.....		38,905 00			
					\$8,906,486 70
Surplus.....					\$624,002 13

THE UNION TRUST COMPANY OF ALBANY.

[Examined September 23, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
Albany & Susq. R. R., 1st m. conv.	3½	\$11,028 09	Book		\$11,028 09
Atl. C. Line (L. & N. coll.)..	4	18,950 00	97		19,400 00
C. & N. W. R. R. (Chic. & Tomah div.), 1st.	6	10,155 50	*100		10,238 30
C. B. & Q. R. R. (Ill. div.), 1st	4	65,341 70	107		66,340 00
Chic., Cinn. & Louisv. R. R., ref. mtg.	4½	23,396 90	101		25,250 00
Continental Coal Co., 1st mtg. sk'g fd.	5	50,639 92	105		51,450 00
Elec. Sec. Co., 1st coll. tr.	5	9,850 00	103		10,300 00
El Paso & Rock Island R. R., 1st mtg.	5	43,966 67	110		44,000 00
Imp. Jap. Gov't, tobacco inc., 1st series.	4½	22,062 50	91½		22,280 25
Imp. Jap. Gov't, tobacco inc., 2d series.	4½	1,820 00	91	\$47 30	1,772 70
Kanawha & Hock. C. & C. Co., 1st mtg.	5	49,430 00	105		50,400 00
Manhattan Ry., cons. mtg.	4	25,250 00	105½		26,375 00
Minneapolis Gen. Elec. Co., mtg.	5	25,640 63	103		25,750 00
New York & N. J. R. R., 1st mtg.	5	19,000 00	99		19,800 00
N. Y. Gas, E. L., H. & P. Co., 1st mtg.	5	54,289 16	109½		54,750 00
N. P.-Gt. N., jt. (C., B. & Q. coll.)..	4	25,222 25	102		25,500 00
Northern Texas Traction Co., 1st mtg.	5	20,730 99	100		21,000 00
Oregon Short Line R. R., ref. mtg. & coll. tr.	4	24,122 88	97		24,250 00
Penn. R. R., conv.	3½	7,969 93	Book		7,969 93
St. Louis, I. M. & S. R. R. (River & Gulf).....	4	4,810 00	97		4,850 00
Schenectady Ry., cons. mtg.	4½	26,984 35	105		27,300 00
Southern Pacific R. R., ref. mtg.	4	125,234 86	96½	109 86	125,125 00
Troy Gas Co., 2d mtg.	6	1,710 00	115		1,725 00
U. S. Steel Co., 2d mtg., s. f.	5	13,965 52	98		14,700 00
United Tract. Co., Albany, cons. mtg.	4½	109,528 57	105		113,400 00
Washington Terminal Co., 1st mtg.	3½	35,658 75	*97		36,080 80
Westchester Electric R. R., 1st mtg.	5	540 00	110		550 00
Western Pac. R. R., 1st mtg.	5	15,810 00	Book		15,810 00
Adams Express Co., coll. tr.	4	1,041 25	105		1,050 00
Banco Central Mexicano, cash.	5	25,057 29	*100		25,496 50
State of New York, canal.....	3	25,000 00	*104½		26,235 40

* And interest.

THE UNION TRUST COMPANY OF ALBANY—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
City of New York, corp. stk.	3½	\$70,000 00	*101½		\$71,813 20
City of Albany.....	3½	210,185 00	*100		212,093 85
Stocks:					
Massachusetts Gas Co., pref.		3,800 00	88		4,576 00
Bonds and mortgages.....	Var.	49,150 00			49,150 00
Loans, time.....					
Loans, demand.....	1,234,411 19				
Participation certificates.....	Var.	1,506,637 78			1,506,637 73
Overdrafts.....		92,777 78			92,777 73
Banking house and lot.....		226 93			226 93
Due from banks, bankers and trust companies.....	90,000 00				90,000 00
Cash.....	Var.	473,313 20			473,313 20
Estimated interest accrued, de- mand and time loans.....		42,215 90		\$68 16	42,147 74
Estimated interest accrued, par- ticipation certificates.....					14,415 23
Estimated interest accrued, bonds and mortgages.....					658 35
Estimated interest accrued, bank accounts.....					915 38
					2,755 02
					\$3,471,657 43
LIABILITIES.					
Capital stock.....		\$250,000 00			
Due depositors, subject to check, \$1,879,483.85 less account "building repairs," \$8,000, less acc't "bond dep't expense," \$5,265.39—\$13,265.39.....		1,866,218 46			
Due certificates of deposit.....		212,659 37			
Due savings banks.....		368,927 57			
Due Treas. State of New York.....		130,000 00			
Due banks, bankers and trust companies.....		245,143 30			
Estimated interest accrued on deposits.....		11,112 78			
Estimated interest accrued on cdfs. of deposit.....		2,738 81			
Estimated interest accrued acc't Treas. State of New York.....		986 12			
Estimated interest accrued, acc't savings banks.....		2,442 82			
Estimated interest accrued, acc't other banks, etc.....		693 39			
Estimated taxes accrued.....		2,500 00			
Rebate loans.....		817 45			
Salaries.....		416 00			
					3,094,656 07
Surplus.....					\$377,001 36

UNION TRUST COMPANY OF JAMESTOWN.

[Examined December 1, 1905.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
Balt. & Ohio R. R. (Pitts., L. E. & W. Va.), 1st.....	4	\$9,500 00	98½		\$9,850 00
Chi., St. Paul, Minn. & O. R.R.	3½	9,300 00	93		9,300 00
Union Pac. R. R., conv.....	4	8,367 50	134½		13,450 00
Penn. Ry., conv.....	3½	5,000 00	102		5,100 00
Manuf. L. & H. Co., Pitts., 1st coll. tr.....	6	9,500 00	95		9,500 00
Union Nat'l Gas Corp., Pitts., 1st mtg.....	6	7,000 00	100		7,000 00
Natural Fuel Gas Co.....	8	6,665 00	107	\$31 00	6,634 00

EXAMINATIONS.

817

UNION TRUST COMPANY OF JAMESTOWN—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Gas Co., Warren, Pa.	6	\$26,410 00	103		\$27,202 30
Worsted Mills, Jamestown, N. Y., 1st	5	25,000 00	100		25,000 00
etal Const. Co., Jamestown, N. Y., 1st	5	80,000 00	100		80,000 00
own St. Railway, 1st	6	3,000 00	100		3,000 00
Jamestown, sch.	4	25,000 00	100		25,000 00
Jamestown, pav.	4	17,870 00	100		17,870 00
Jamestown, pav.	3½	2,700 00	100		2,700 00
Jamestown, sewer	4	20,000 00	100		20,000 00
of Mayville, N. Y.	4	1,120 00	100		1,120 00
Mil. & St. Paul R. R.		17,700 00	175	\$200 00	17,500 00
o & No. Western R. R.		3,700 00	217		8,029 00
Central.			178		17,600 00
R., 1st pfd.		48,075 00	80		8,000 00
ake & Ohio R. R.			55		5,500 00
R. R.			140		21,000 00
demand. \$483,464 95	Var.				
time. 186,195 74	Var.	669,660 69			669,660 69
ts.		95 32			95 32
d mortgages.	Var.	407,824 85			407,824 85
ua Co., warrants.	Var.	2,541 54			2,541 54
house and lot.		40,000 00			40,000 00
banks, bankers & trust					
ies.		103,562 88			103,562 88
		44,020 92			44,020 92
d interest accrued, de-					
oans.					3,562 70
d interest, accrued					
and mortgages.					
d interest accrued,					
counts.					3,383 10
d rents accrued.					626 80
					57 50
					\$1,615,691 60
LIABILITIES.					
ock.		\$100,000 00			
sitors subject to check	Var.	1,208,691 10			
ificates of deposit.		122,461 47			
s and trust companies		24,139 49			
d interest accrued on					
s.					
d interest accrued on					
s.		11,209 20			
d interest accrued on					
counts.		1,836 90			
d taxes accrued.		127 50			
me loans.		1,160 00			
		1,396 44			
		24 00			
					1,471,046 10
us.					\$144,845 50

UNION TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[Examined August 30, 1905.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York	3	\$94,250 00	*94		\$94,250 00
City of New York	3	188,500 00	*94		188,500 00
City of New York	3	93,000 00	*93		93,000 00
City of New York	3½	2,000 00	*100		2,000 00
City of New York	3½	50,062 50	*100		50,062 50
City of New York	3½	100,125 00	*100		100,125 00
City of New York	3½	361,350 00	*100		361,350 00
City of New York	3½	170,000 00	*100		170,000 00
City of New York	3½	20,025 00	*100		20,025 00
City of New York, rev.	3½	1,000,000 00	*100		1,000,000 00
City of New York, rev.	3½	1,000,000 00	*100		1,000,000 00
City of New York, rev.	3½	1,000,000 00	*100		1,000,000 00
City of New York, rev.	3½	500,000 00	*100		500,000 00
Atch., Top. & S. Fe Ry. Co., gen'l mtg.	4	679,962 50	102½		683,287 50
Balt. & Ohio R. R. Co., notes	4½	250,000 00	*100		250,000 00
Balt. & Ohio R. R. Co., prior lien	3½	378,000 00	*95		381,000 00
Balt. & Ohio R. R. Co. (P. L. E. & W. Va.)	4	467,875 00	*98½		469,062 50
Cent. R. R. of N. J., equip.	4	120,000 00	*100		120,000 00
Chi. & Alton R. R. Co., ref.	3	252,000 00	*83½	\$750 00	251,250 00
Chi. R. Is. & Pac. (C. O. & Gulf)	4	630,720 00	*96		630,720 00
Chi. R. Is. & Pac., 1st ref.	4	141,750 00	*97		145,500 00
Chi. R. Is. & Pac., coll. tr. notes	4½	85,000 00	*100		85,000 00
Cleve., Cinn. Chic. & St. Louis, gen'l mtg.	4	50,250 00	*102		51,000 00
Erie R. R. Co. (Penn. coll.)	4	186,000 00	*96		192,000 00
Illinois Cent. R. R. Co. (Oma- ha div.)	3	421,250 00	*84½		421,250 00
Lake Shore & Mich. So.	3½	199,000 00	*100		200,000 00
Louisville & Nashville R. R. Co., coll. tr. notes	4	195,000 00	*98		196,000 00
Missouri Pac. Ry. Co.	5	100,000 00	*100		100,000 00
N. Y. C. & H. R. R. R. Co. (Lake Shore coll.)	3½	896,250 00	*90		900,000 00
N. Y. C. & H. R. R. R. Co., 1st ref.	3½	120,000 00	*100		120,000 00
N. Y., Ont. & West'n Ry. Co., ref.	4	309,000 00	*102½		308,250 00
Northern Pac.-Gt. Northern (C. B. & Q. coll.)	4	504,912 50	*102		505,000 00
Natl. R. R. Co. of Mexico notes	5	288,000 00	*96		288,000 00
Oregon Short Line R. R. Co., ref.	4	477,500 00	*96		480,000 00
Pennsylvania, car trusts	3½	241,550 00	Cost.		241,550 00
Pennsylvania, betterment notes	4½	1,000,000 00	*100		1,000,000 00
Pennsylvania Co., gtd., series A.	3½	218,400 00	*91		218,400 00
Pennsylvania Co., loan, 1901.	3½	391,790 00	*96½		391,790 00
Pennsylvania, conv.	3½	550,122 50	*98½	\$9,000 00	550,122 50
Southern Pac. Co., 1st ref.	4	475,000 00	*96		480,000 00
Tenn. Coal. I. & R. R. Co., gen'l mtg.	5	195,040 00	*98½		208,820 00
Third Ave. R. R. Co., 1st con. mtg.	4	475,000 00	*94½	1,250 00	473,750 00
Underground Elec. Co. of Lon- don, synd.		73,230 00	Cost.		73,230 00
Union Pac. R. R. Co., 1st mtg.	4	177,650 00	*105½		178,925 00
United N. J. R. R. & Canal Co., gen'l mtg.	3½	255,625 00	*102½		255,625 00
U. S. of Mexico, trans. notes	4	232,500 00	*93		232,500 00
Vandalia R. R. Co., consol. mtg.	4	257,500 00	*103		257,500 00
Corp. of Trinity Church, notes	3½	700,000 00	*100		700,000 00
Loans		36,891,344 67			36,891,344 67
Bonds and mortgages	Var.	668,500 00			668,500 00
Banking house		1,000,000 00			1,000,000 00

* And interest.

UNION TRUST COMPANY OF NEW YORK, NEW YORK CITY -- (Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
United States, gold certfs.		\$4,000,000 00			\$4,000,000 00
Cash		22,341 71			22,341 71
Due from Nat'l Bank of Commerce, N. Y.		1,500,000 00			
Due from Hanover Nat'l Bank N. Y.		2,358,798 46			
Due from Chem. Nat'l Bank, N. Y.		25,000 00			
Interest accrued		\$382,313 60			3,881,798 46
Commissions accrued		9,646 82			382,313 60
					9,646 82
					\$64,374,790 26
LIABILITIES.					
Capital stock		\$1,000,000 00			
Due depositors		55,019,564 32			
Collection accounts		651 24			
Interest accrued		341,560 19			
Taxes and expenses accrued		57,999 87			
					56,419,775 62
Surplus					\$7,955,014 64

UNION TRUST COMPANY OF ROCHESTER.

[Examined August 2, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York	3½	\$43,275 00	Var.	\$1,266 65	\$41,908 35
West Side Sewer, Rochester, N. Y.	6	10,000 00	100		10,000 00
Rochester Gas & Elec. Co.	4½	25,000 00	98		25,480 00
Genesee Valley Club	4	6,000 00	100		7,500 00
Kanawha & Hook. V. Coal Co., 1st	5	21,000 00	103	370 00	20,630 00
Vaughn Machine Co., 1st	5	15,000 00	100		15,000 00
Gulf & Ship Island R. R., 1st	5	10,712 50	102	512 50	10,200 00
Elgin-Aurora Southern Tract. Co.	5	15,000 00	95½	675 00	14,325 00
Louisiana & Arkansas Ry., 1st	5	15,187 50	105½		15,825 00
Frontier Teleph. Co., Buffalo, 1st	5	4,500 00	100		5,000 00
Rochester Telephone Co., 1st	5	69,500 00	98	500 00	68,600 00
Inter-Ocean Telephone Co., 1st	5	9,875 00	100		10,000 00
Mo., Pac. Ry., equip. notes	5	20,000 00	*100		20,444 45
Republic of Cuba	5	24,814 50	107		26,750 00
St. Louis, Memphis & South-eastern	4½	19,200 00	98		19,600 00
Toledo Terminal & Ry. Co., 1st	4½	20,600 00	105		21,000 00
Wabash & Pittsburgh Terminal, 1st	4	18,000 00	92		18,400 00
Cin., Ham. & Dayton R. R., notes	4½	22,000 00	101½		22,330 00
Seaboard Air Line R. R. (Atl. & Bir. div.)	4	13,875 00	96		14,400 00
International Steam Pump Co., deb.	6	20,775 00	104		20,800 00
C. B. & Q.-North. Pac., joint	4	29,943 75	102		30,000 00
Chic., Cincin. & Louisville, gen'l.	4½	10,100 00	104		10,400 00
Fonda, Johnst. & Gloversville, gen'l.	4½	47,750 00	97		48,500 00
Erie Railway, gen'l.	4	18,487 50	93½		18,750 00
Beech Creek Coal & Coke Co.	5	14,700 00	96	300 00	14,400 00

* And interest.

UNION TRUST COMPANY OF ROCHESTER.—(Continued).

ASSETS.	Rate of inter- est.	Book value.	Rate.	Deductions.	Allowed.
Atch., Top. & S. Fe R. R., conv.	4	\$15,243 75	102		\$15,300 00
Ontario Power Co., Niag. Falls	5	23,750 00	Book		23,750 00
Imperial Japanese, loan	4½	4,434 45	92		4,600 00
Chic., R. I. & Pac.	4	20,625 00	83		20,750 00
Taylor Bros. Co., Rochester, N. Y.	6	15,000 00	*100		15,300 00
Erie R. R., conv.	4	20,925 00	108		21,600 00
Penna. R. R., conv.	3½	20,400 00	105		21,000 00
Interborough Rapid Transit, notes	4	24,708 33	100		25,000 00
Consolidated Tob. Co.	4	19,912 50	81½		20,375 00
State of New York, canal	3	26,125 00	Book		26,125 00
Stocks:					
Taylor Bros. Co., Rochester, N. Y.		5,000 00	100		5,000 00
Nat'l Bank Commerce, N. Y.		5,000 00	205		5,125 00
Nat'l Bank, Kansas City, Kan		148 50	315		15,750 00
Kansas City, Ft. Scott & Mem- phis.		16,000 00	83		16,600 00
Curtice Bros. Co., pfd., Roch- ester, N. Y.		10,000 00	112		11,200 00
Eastman Kodak Co., Roch- ester, N. Y.		23,575 00	145		29,000 00
Va.-Carolina Chem. Co., pfd.		12,212 50	106	\$1,612 50	10,600 00
Vulcan Detining Co., pfd.		6,500 00	51	1,400 00	5,100 00
Stromberg-Carlson Mfg. Co., pfd., Rochester, N. Y.		20,000 00	117		23,400 00
Colonial Trust Co., N. Y. City.		1,550 00	400		2,000 00
Balt. & Ohio R. R., com.		20,275 00	115		23,000 00
New York & Kent'y, pfd.		10,000 00	113		11,300 00
Cast Iron Pipe Co., pfd.		8,812 50	93		9,300 00
Norfolk & Western R. R., com		16,525 00	86		17,200 00
Canadian Pac. R. R., com.		30,400 00	156		31,200 00
U. S. Steel Co., pfd.		18,650 00	104		20,800 00
Erie R. R., 1st pfd.		15,425 00	84		16,800 00
Southern Pac. R. R., pfd.		11,962 50	118	162 50	11,800 00
Southern Pac. R. R., com.		12,400 00	65		13,000 00
Cleve., Cinn., Chic. & St. Louis R. R., com.		9,512 50			9,900 00
Penn. Ry.		26,800 00	143		28,600 00
Towns in Chaut. Co., N. Y., ctfs. of indeb.	Var.	1,200 00	*100		1,225 00
Bonds and mortgages.	Var.	236,483 00			236,483 00
Banking house and lot.		78,000 00			78,000 00
Other real estate and land con- tracts.	Var.	8,969 26			8,969 26
Bills purchased.	Var.	518,303 91			
Demand loans.	Var.	1,608,623 26		7,072 45	2,119,854 73
Overdrafts.		1,418 11			1,418 11
Life insurance policy, cash value		13,150 00			13,150 00
Due from banks, bankers and trust companies.	Var.	202,848 43		335 10	202,513 33
Cash.		83,264 82			83,264 82
Estimated interest accrued on demand loans.					6,702 50
Estimated interest accrued on bonds and mortgages, etc.					1,711 22
Estimated interest accrued on land contracts.					161 05
Estimated interest accrued on bank accounts.					263 80
Estimated rents.					112 16
					\$3,795,146 77
LIABILITIES.					
Capital stock.		\$200,000 00			
Due depositors, subject to check.	Var.	3,176,042 91			
Due ctfs. of deposit.	Var.	56,064 65			
Due savings banks.	Var.	142,261 63			
Due building and loan associa- tions.	Var.	1,767 42			
Due Treasurer, State of N. Y.	Var.	55,019 86			
Due banks, bankers and trust companies.	Var.	22,529 66			

UNION TRUST COMPANY OF ROCHESTER—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Estimated interest accrued, deposits.....		\$8,650 00			
Estimated interest accrued, cts. of deposit.....		326 94			
Estimated interest accrued, bank accounts.....		483 07			
Estimated interest accrued, Treasurer State of N. Y.....		142 11			
Interest accrued May 1, 1905, R. R. bonds.....		1,125 00			
Rebate bills purchased.....		4,707 90			
Salaries.....		631 66			
					\$3,669,752 81
Surplus.....					\$125,393 96

UNITED STATES MORTGAGE AND TRUST COMPANY, NEW YORK CITY.

[Examined September 7, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
Butte Electric & Power Co....	5	\$16,200 00	90		\$16,200 00
Kirby Lumber Contract, cts. Atlantic Mutual Ins. Co., scrip.....	6	34,000 00	90		36,000 00
City of New York, new E. R. bridge.....	6	193,807 98	Var.		196,705 00
City of New York, assess.....	3½	202,000 00	102		204,000 00
City of New York, rev.....	3½	250,200 00	100½		251,875 00
Hahne Realty Co.....	3½	1,000,000 00	100		1,000,000 00
U. S. Mortgage & Trust Co.....	5	450,000 00	100		450,000 00
Hock. Val. Ry., par. cts.....	4	89,004 00	100		89,900 00
Westinghouse Elec. & Mfg. Co., notes.....	5	476,520 00	Book		476,520 00
Oregon Short Line, ref.....	5	150,000 00	100		150,000 00
Jersey City Water Contract Co.....	4	119,755 56	97		121,250 00
Chic. & Alton R. R., 4% coll. notes.....	4	100,880 00	97		100,880 00
Southern Ry., 5 yr. notes.....	4	99,050 00	100		100,000 00
Ches. & Ohio Ry., notes.....	5	501,375 00	101½		506,250 00
B. & O. R. R. gold notes.....	4	400,000 00	100		400,000 00
Penn. Co. ser. C. tr. cts.....	4½	375,000 00	100		375,000 00
So. Pac., 1st ref. mtg.....	3½	465,000 00	93		465,000 00
Lack. Steel, 5 yrs. notes.....	4	96,750 00	97		97,000 00
N. P.-Gt. N. (C. B. & Q.), jt.....	5	200,000 00	100		200,000 00
City of New York, water.....	4	303,005 08	102½		307,500 00
C. R. I. & P., gold.....	3	986,024 00	99½		992,500 00
California G. & Elec. Co., coll. mtg.....	4	500,000 00	100		500,000 00
City of New York, sch. houses.....	5	107,100 00	98		116,620 00
City of New York, local imp. (Bklyn.).....	3	49,070 00	99		49,500 00
Mobile & Ohio R. R., equip. notes.....	3	59,446 80	99	\$46 80	59,400 00
Canada S'n Ry., 1s mtg.....	4	217,849 28	97½		218,400 00
A. T. & S. F., deb.....	5	102,170 00	102½		102,500 00
Lehigh Val. R. R., gen. cons. mtg.....	4	24,812 50	98½	187 50	24,625 00
Erie R. R. (Penn. coll.) tr.....	4	197,911 11	101½		202,500 00
Penn. R. R., 10 yr. conv.....	4	193,486 64	96	1,486 64	192,000 00
Stocks:	3½	201,500 00	102		204,000 00
Kansas City Gas Co.....		20,375 00	40		32,600 00
Commercial Trust Co. of N. J.....		350,000 00	410		410,000 00
Worcester, Nash. & Roch. R. R.....		28,000 00	135	1,000 00	27,000 00
N. Y. Dock Co., com.....		183,780 00	20		245,040 00
U. S. Safe Dep. Co.....		100,000 00	100		100,000 00

UNITED STATES MORTGAGE AND TRUST COMPANY, NEW YORK CITY—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
N. Y., N. H. & H. R. R.		\$117,000 00	208		\$124,800 00
Nat'l Bk. of Commerce, N. Y.		80,000 00	205		82,000 00
O'Rourke Eng. Cons. Co., com.		10,000 00	50		10,000 00
Casualty Co. of America		28,000 00	135	\$1,000 00	27,000 00
C., M. & St. P. R. R., pref.		184,000 00	185		185,000 00
Washington Ry. & Elec. Co., pref.		376,480 00	91½		430,599 00
Lehigh Val. R. R.		61,000 00	145		72,500 00
Orange Nat'l Bk.		383,882 32	284	908 32	382,974 00
Jersey City Water Contract Co.		16,000 00	100		16,000 00
Hahne & Co., pref.		50,000 00	50		50,000 00
Reading R. R., 1st pref.		180,000 00	91		182,000 00
Am. Smelters Sec. Co., pref. B.		97,750 00	98		98,000 00
Societe Financiere Franco Amer.		48,426 15	Book		48,426 15
Syndicate participations:					
Subway Realty Co. (full pd.).		8,500 00	Book		8,500 00
Subway Realty Co., (50% pd.)		12,750 00	Book		12,750 00
Und. Elec. of London.		73,230 00	Book		73,230 00
Navigation Syndicate.	4½	160,000 00	Book		160,000 00
Electrical Sec. coll. tr.	5	43,650 00	Book		43,650 00
Penn. R. R., 10 yr. conv.	3½	325,000 00	Book		325,000 00
Washington Terminal Co., 1st mtg.	3½	62,643 75	Book		62,643 75
Am. Smelters Securities Co., pref., ser. B.	5	46,750 00	Book		46,750 00
Bonds and mortgages.	Var.	10,769,739 59			10,769,739 59
Loans.		22,799,733 34			22,799,733 34
Bills purchased.		333,083 00			333,083 00
Foreign department.		300,969 18			300,969 18
Cash on hand.		1,148,327 95			1,148,327 95
Cash deposited.		3,173,734 64			3,173,734 64
Due from sundry banks, collection accounts.		959,934 00			959,934 00
Accrued interest.		278,064 35			278,064 35
					\$51,253,173 95
LIABILITIES.					
Capital stock.		\$2,000,000 00			
Due depositors.		35,019,540 47			
Mortgage trust bonds.		9,026,000 00			
Certified checks.		443,507 21			
Accrued interest.		115,287 25			
					46,604,334 93
Surplus.					\$4,648,839 02

UNITED STATES TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[Examined October 21, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York, rev.	4	\$250,000 00	100		\$250,000 00
City of New York, gold exempt.	3½	199,250 00	100½		200,500 00
City of New York.	3½	1,164,583 45	100½	\$3,808 45	1,160,775 00
City of New York, corp. stk.	3	249,481 15	100		250,000 00
Metropolitan Street Ry.	4	86,584 22	89½		89,500 00
C., R. I. & P. Ry., gold.	4	374,150 00	97		394,790 00
Ref. Prot. Dutch Church.	4	85,000 00	100		85,000 00
Penn., car trust cfs.	3½	691,500 00	99		742,500 00
Penn., rolling stk. tr.	3½	274,000 00	99		297,000 00
Penn. R. R. (Penn. Steel, car eq. trust).	3½	485,000 00	98½		492,500 00
Penn., equip. tr. cfs.	3½	274,000 00	99½		298,500 00
Penn. R. R., 10 yr. gold, conv.	3½	116,146 50	100		120,000 00
N. Y., Chic. & St. L. R. R., eq. tr.	5	55,000 00	100		60,000 00

UNITED STATES TRUST COMPANY OF NEW YORK, NEW YORK CITY—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Cent. Pac. Ry., 1st ref. mtg.	4	\$272,384 09	101½		\$304,500 00
Cent. Pac. Ry. Co., Through Short Line, 1st	4	243,750 00	98		245,000 00
A. T. & S. F. serial deb.	4	226,900 00	99½		250,740 00
N. Y., N. H. & H. R. R., notes	4	500,000 00	100		500,000 00
D. & H. C. Co., car trust	3½	90,000 00	99		99,000 00
Third Ave. R. R., 1st conv. mtg.	4	270,000 00	95½		296,500 00
N. Y., O. & W. Ry., p. m. notes	5	25,000 00	100		25,000 00
N. Y. C. & H. R. R., ref.	3½	338,500 00	99½	\$846 25	337,653 75
Chic. & Alton Ry., coll. notes	4	243,750 00	100		250,000 00
Southern Ry., equip. notes	4	342,536 55	99		352,440 00
City of Chicago, sanitary	4	50,000 00	101½		50,750 00
Lackawanna Steel Co., gold notes	5	498,125 00	Cost		498,125 00
Und. Elec. Rys., London, notes	5	235,000 00	99		247,500 00
Chic. & E. Ill. R. R., equip.	5	20,092 38	100		24,000 00
St. L. & S. F. R. R., notes	5	134,063 72	100		137,000 00
L. S. & M. S. Ry.	4	500,000 00	100½		503,750 00
Balt. & Ohio R. R., notes	4½	597,782 81	100		600,000 00
Canadian Imp. Co., loan cfts.	5	49,125 00	100		50,000 00
Wabash R. R., equip.	4½	391,000 00	100		391,000 00
Oregon Short Line R. R., ref.	4	287,244 31	97		291,000 00
Demand loans		9,322,871 00			9,322,871 00
Time loans		33,782,178 77			33,782,178 77
Bills purchased		7,858,951 99			7,858,951 99
Bonds and mortgages	Var.	4,349,500 00			4,349,500 00
Banking house		1,000,000 00			1,000,000 00
Cash deposited		7,184,277 55			7,184,277 55
Interest accrued receivable					527,610 87
					\$73,910,413 93
LIABILITIES.					
Capital stock		\$2,000,000 00			
Due depositors		57,938,528 84			
Interest accrued payable		1,031,873 15			
Unearned interest on bills purchased		60,126 39			
Expenses accrued		9,000 00			
					61,039,528 38
Surplus					\$12,870,885 55

UTICA TRUST AND DEPOSIT COMPANY, UTICA.

[Examined November 2, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York, corp. stk.	3½	100,000 00	101½		\$101,500 00
City of New York, corp. stk.	3½	100,000 00	102		102,000 00
County of Oneida, ref'd	4	9,600 00	*100		9,824 00
County of Herkimer	4	40,000 00	*100		41,200 00
County of Oneida, new c. h.	3½	21,000 00	Book		21,000 00
City of Schenectady	5	12,055 56	Book		12,055 56
Village of Ilion, sewer	4	10,500 00	*100		10,640 00
Fort Schuyler Club	4	8,900 00	100		8,900 00
Sagaiguada Golf Club	4	1,170 00	100		1,300 00
U. S. of Mexico	5	9,603 00	100		9,700 00
Republic of Cuba	5	20,000 00	105		21,000 00
Japanese Imperial Gov't	6	8,933 00	100		9,740 00
Japanese Imperial Gov't	4½	10,165 54	Book		10,165 54
Philippine, land purchase	4	35,000 00	110		38,500 00
Adams Express Co.	4	1,000 00	104		1,040 00
American Tobacco Co.	4	3,000 00	79		3,950 00
Cons. Water Co., 1st mtg.	5	27,190 00	102		29,580 00
Int. Paper Co., cons. mtg.	5	18,150 00	95		19,000 00
Medina Quarry Co.	6	1,500 00	100		1,500 00

* And interest.

UTICA TRUST AND DEPOSIT COMPANY, UTICA—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Thos. Ryan's Consumers'					
B'w'g Co.	6	\$11,400 00	100		\$12,000 00
Sharon, Pa., sewer.	3½	19,358 00	Book		19,358 00
A., T. & S. F., series E.	4	9,800 00	99½		9,950 00
Atlantic Coast Line	4	23,500 00	102	\$3,000 00	20,500 00
Atl. Coast Line (L. & N. coll.)	4	9,437 50	97		9,700 00
Atl. Coast Line, deb.	4	9,750 00	Book		9,750 00
A., T. & S. F., ser. F. & C.	4	9,800 00	98		9,800 00
Baltimore & Ohio	4	8,800 00	93		9,300 00
Bfo. & Susq. Ry., 1st mtg.	3½	10,000 00	101½		10,150 00
Chic. & Alton, ref.	4½	20,000 00	82		20,500 00
Chic. & Gt. W., deb.	3	22,000 00	88		22,000 00
C., H. & D., coll. tr. notes	4½	9,775 00	99		9,900 00
Chic. & Alton, 1st lien.	4	8,300 00	81	200 00	8,100 00
C., R. I. & P., 1st & ref.	3½	9,825 00	96	225 00	9,600 00
Chic. & E. L., ref. & imp.	4	9,575 00	96		9,600 00
Det., Roch. & Romeo & Lake					
Omon, 1st mtg.	5	20,000 00	106		21,200 00
Detroit & Mackinaw Ry., 1st					
lien.	4	9,875 00	101		10,100 00
Det., S'n (Ohio S. div.), 1st m.	4	9,425 00	93	125 00	9,300 00
Florida West Shore, 1st mtg.	5	10,000 00	102½		10,250 00
Gulf & S. Isl. R. R., 1st mtg.	5	10,000 00	101½		10,150 00
Iron Mtn., car trust.	5	10,000 00	*100		10,083 30
Kansas City & N. W., 1st mtg.	5	10,000 00	103		10,300 00
Kansas City (M. & Bir.), inc.	5	9,475 00	98½		9,850 00
Louisville & Nashville, unified	4	25,000 00	105		26,250 00
Lehigh & N. Y. Ry., 1st mtg.	4	9,775 00	98½		9,875 00
Louisville & Nashv., coll. tr.	4	9,850 00	100		10,000 00
Missouri Pacific R. R.	4½	20,000 00	105½		21,100 00
M., K. & T., 1st ext.	5	8,000 00	107		8,560 00
M., K. & T., 1st ref.	4	8,925 00	Book		8,925 00
M., K. & T. of Tex., 1st mtg.	5	10,000 00	108½		10,850 00
Minn. St. P. & S. Ste. Marie	4	9,725 00	102		10,200 00
Morristown & Erie R. R., 1st					
s. f.	5	10,000 00	102		10,200 00
Newton & Northwestern R.R.,					
1st mtg.	5	19,250 00	100		20,000 00
N. Y. Cent. (L. S. coll.)	3½	47,320 00	92½		48,100 00
N. P.-C., B. & O., jt.	4	11,000 00	101		11,110 00
Orcl. & Lake Champlain, 1st					
mtg.	4	14,831 25	100		15,000 00
Pressed Steel Car, notes	5	9,700 00	*100		10,125 00
Pere Marquette	6	1,000 00	121½		1,215 00
Pere Marquette, Lake E. & D.					
Ry.	4½	20,000 00	100		20,000 00
St. L., M. & S. E., notes	4½	19,500 00	97½		19,500 00
St. L., M. & S. (Riv. & Gulf					
div.)	4	9,400 00	95		9,500 00
St. L., Ks. City & No. Ry.	6	4,000 00	106		4,240 00
St. L. & S. F. (S. W. div.)	5	10,000 00	102		10,200 00
Seaboard Air Line, equip.					
ser. C.	4½	9,879 20	Book		9,879 20
Southern Indiana, 1st mtg.	4	9,400 00	96		9,600 00
S'n Pacific Ry., 1st ref.	4	29,025 00	97		29,100 00
Toledo & Ohio Cent., gen. mtg.	5	14,000 00	110		15,400 00
Toledo St. L. & W., p. l.	3½	8,925 00	95		9,500 00
Toledo & Ohio Cent. (St.					
Mary's div.)	4	19,000 00	95		19,000 00
Wester & Deleware R. R., ref.	4	23,500 00	96		24,000 00
Wheeling & L. E., 1st cons.	4	13,650 00	92		13,800 00
Wheeling & L. E., eq. s. f.	5	15,000 00	110		16,500 00
Wabash & Pittsb., terminal.	4	9,000 00	93		9,300 00
Wabash R. R., terminal.	4	5,700 00	94	60 00	5,640 00
Wabash R. R., coll. notes	5	12,000 00	102		12,240 00
Wabash R. R., gold notes.	4½	24,312 50	98		24,500 00
Wisconsin Cent. Ry., 1st gen.	4	9,525 00	96		9,600 00
Auburn Gas Co., 1st mtg.	5	10,000 00	100		10,000 00
Boston & Worcester St. Ry.,					
1st mtg.	4½	10,000 00	103		10,300 00
Cleveland & S. W. Ry., 1st					
mtg.	5	23,750 00	100		25,000 00
Detroit Edison Co., 1st mtg.	5	19,900 00	105½		21,100 00
Detroit United Ry., 1st cons.	4½	17,860 00	95½		18,145 00
Elgin, A. & So. Trac., 1st cons.	5	19,450 00	100		20,000 00
Interborough R. T., 3-yr. g.					
notes.	4	34,550 00	Book.		34,550 00

* And interest.

UTICA TRUST AND DEPOSIT COMPANY, UTICA—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Kings County Elevated, 1st mtg.	4	\$18,900 00	88	\$1,300 00	\$17,600 00
Laclede Gas Lt. Co., reld'g & ext. mtg.	5	20,000 00	105½		21,100 00
Minneapolis St. Ry. Co. & St. Paul City, cons.	5	10,000 00	105		10,500 00
New York G. I. A., H. & P. Co., 1st mtg.	5	25,000 00	110½		27,625 00
Omaha Elec. L. & P. Co., 1st mtg.	5	10,000 00	100		10,000 00
People's G. L. & C. Co., Chicago, 1st ref.	5	20,000 00	106½		21,250 00
Portland Gen'l Elec. Co., 1st mtg.	5	20,000 00	104		20,800 00
Rome Gas & E. L. & P. Co., 1st mtg.	5	15,200 00	Book		15,200 00
Syracuse Gas Light Co., 1st mtg.	5	10,000 00	103		10,300 00
United Rys., St. Louis, gen. mtg.	4	8,600 00	88½		8,850 00
Union Elec. L. & P. Co., St. Louis, 1st mtg.	5	10,000 00	107		10,700 00
United Trac. Co., Albany, cons. mtg.	4½	10,000 00	104		10,400 00
Utica Gas & Elec. Co., deb.	6	10,000 00	100		10,000 00
Utica & Mohawk Valley R. R.	4½	52,355 00	104		55,120 00
Youngstown-Sharon R. & St. Co., 1st mtg. & s'k'g fd.	5	11,940 00	100		12,000 00
Stocks:					
American Tobacco, pfd.		3,000 00	105		5,250 00
Int. Heater Co., 1st pref.		20,000 00	Book		20,000 00
N. Y. C. & H. R. R.		10,000 00	149½		14,950 00
Loans, time . . . \$1,246,085 83					
Loans, participation 30,000 00					
Loans, demand . . . 747,308 52					
Bonds and mortgages.	Var.	2,023,394 35			2,023,394 35
Real estate (banking house and lot).	Var.	321,283 00			321,283 00
Overdrafts.		35,000 00			35,000 00
Due from other banks, etc.		58 74			58 74
Cash.	Var.	1,135,109 72			1,135,109 72
Estimated interest accrued, bonds and mortgages.		40,737 03			40,737 03
Estimated interest accrued, demand loans.					3,328 44
Estimated interest accrued, participation loans.					13,193 18
Estimated interest accrued, bank accounts.					505 00
					8,994 49
					\$5,249,389 55
LIABILITIES.					
Capital stock.		\$200,000 00			
Individual deposits.		4,463,776 47			
Certificates of deposit.		57,981 64			
Due Treas. State of N. Y.		75,000 00			
Due Utica Savings Bank.		10,538 53			
Due Whitestown Building & Loan Ass'n.		20 80			
Due other banks, etc.		9,416 49			
Estimated interest due to depositors.		38,586 00			
Estimated interest due to ctfs. of deposit.		759 03			
Estimated interest due Treas. State of New York.		451 00			
Estimated interest due to bank accounts.		163 69			
Taxes accrued.		2,558 00			
Salaries accrued.		90 00			
Rebate, time loans.		9,109 42			
					4,868,451 07
Surplus.					\$380,938 48

THE VAN NORDEN TRUST COMPANY, NEW YORK CITY.

[Examined December 26, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York.....	3½	\$424,500 00	100		\$424,500 00
State of New York, canal.....	3	150,000 00	101½		152,250 00
Fifth Avenue Estates.....	5	189,000 00	100		189,000 00
Ft. Wayne & Wabash Val. Traction.....	5	47,500 00	95		47,500 00
Ka. City, F. S. & M. R. R.....	4	44,250 00	90		45,000 00
Imperial Japanese Gov't.....	4½	46,062 50	92	\$62 50	46,000 00
Mex. Cent. Ry. Co., gold notes.....	6	50,000 00	100		50,000 00
Laclede Gas Light Co.....	5	25,000 00	100		25,000 00
Union Elec. Lt. & P. Co., St. Louis.....	5	25,000 00	100		25,000 00
Syndicate participations:					
Und. Elec. R. R. of London.....		24,410 00	Book.		24,410 00
Stocks:					
Fifth Avenue Estates.....		101,000 00	100		101,000 00
Van Norden Safe Deposit Co.....		100,000 00	100		100,000 00
Nineteenth Ward Bank.....		220,000 00	350		385,000 00
American Surety Co.....		35,260 00	215		36,980 00
Cons. Gas Co. of N. Y.....		224,000 00	180	17,900 00	206,100 00
Loans.....		3,814,965 32			3,814,965 32
Bills purchased.....		2,065,211 31			2,065,211 31
Bonds and mortgages.....		615,604 00			615,604 00
Suspense account.....		110 76			110 76
Furniture and fixtures.....		56,260 67			56,260 67
Interest accrued.....		35,971 80			35,971 80
Cash in office.....		549,671 60			549,671 60
Due from banks.....		1,531,513 80			1,531,513 80
Due from banks, collection account.....		725,813 49			725,813 49
					\$11,252,862 75
LIABILITIES.					
Capital stock.....		\$1,000,000 00			
Due depositors.....		8,426,633 59			
Certified checks.....		366,612 09			
Secretary's checks.....		6,914 23			
Unpaid dividends.....		90 00			
Foreign exchange.....		139 44			
Accrued interest.....		39,822 49			
					9,840,211 84
Surplus.....					\$1,412,650 91

THE WASHINGTON TRUST COMPANY OF THE CITY OF NEW YORK.

[Examined November 4, 1905.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York.....	3½	\$100,000 00	102½		\$102,500 00
Brooklyn Union Gas Co.....	5	35,200 00	116		37,120 00
Metropolitan St. R. R.....	5	5,000 00	115		5,750 00
Cons. Gas, conv.....	6	35,400 00	174	\$600 00	34,800 00
Oregon Short Line.....	4	24,250 00	97½		24,375 00
U. S. Steel.....	5	23,500 00	98		24,500 00
Grand St. & Newtown R. R.....	5	15,000 00	100		15,000 00
Am. Tel. & Tel. Co.....	5	98,000 00	100		100,000 00
Westinghouse Elec. Mfg. Co.....	5	60,000 00	100		60,000 00
St. L. & S. F. R. R.....	5	24,000 00	100		25,000 00
Hocking Valley R. R.....	5	115,000 00	100		115,000 00
Rock I. R. R.....	4½	80,000 00	100		80,000 00
N. Y. Ont. & W. R. R.....	5	45,675 00	100	675 00	45,000 00
Cent. Crostow R. R.....	5	75,375 00	100	375 00	75,000 00
Western Pac. R. R.....	5	92,500 00	94½		94,500 00
Chesapeake & Ohio R. R.....	5	50,000 00	100		50,000 00
Twenty-third St. R. R.....	5	3,000 00	100		3,000 00

THE WASHINGTON TRUST COMPANY OF THE CITY OF NEW YORK—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Southern R. R.	5	\$48,000 00	101½		\$48,600 00
St. Louis & S. F. R. R.	5	50,000 00	100		50,000 00
Interborough Rap. Transit.	4	34,300 00	99		34,650 00
Westinghouse Elec. Co.	5	10,000 00	100		10,000 00
Stocks:					
Evansville & E. H. R. R., com.		6,800 00	75		10,000 00
Lake Erie & W. R. R., pref.		8,000 00	95		9,500 00
Am. Tel. & Tel. Co.		60,000 00	138		60,000 00
Cons. Gas Co. of N. Y.		93,000 00	184	\$1,000 00	92,000 00
American Express Co.		22,400 00	230		23,000 00
Cons. Gas, E. L., H. & P. Co., Balti.		5,000 00	100		5,000 00
Loans		9,930,800 00			9,930,800 00
Bills purchased		325,000 00			325,000 00
Bonds and mortgages		551,225 00			551,225 00
Cash in office		29,004 73			29,004 73
Cash deposited		645,561 85			645,561 85
Interest accrued					100,453 00
					\$12,825,339 58
LIABILITIES.					
Capital stock		\$500,000 00			
Due depositors		9,480,719 10			
Certificates of deposit		1,618,279 72			
Court funds		38,820 50			
Coupon account		9,705 00			
Interest accrued, payable		110,773 00			
					11,758,297 32
Surplus					\$1,067,042 26

WESTCHESTER TRUST COMPANY, YONKERS.

[Examined July 5, 1905.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
County of Westchester, ref.	3½	\$27,220 18	*97½	\$406 38	\$26,813 80
County of Westchester, ref.	3½		*100½		
County of Westchester, ref.	3½		*98½		
County of Westchester, ref.	3½		*98½		
City of Yonkers, assess.	4	10,500 00	100		10,681 80
City of Yonkers, tax relief.	4	50,000 00	*100		50,111 10
Southern Pac. Ry. (Cent. Pac. coll.)	4	4,675 00	93½		4,675 00
Erie R. R., 1st con. gen. lien.	4	17,600 00	93½		18,700 00
Erie R. R. (Penn. coll.)	4	4,793 75	96½		4,812 50
Rio Grande & Western R. R., 1st cons. series A.	4	4,800 00	91	250 00	4,550 00
Northern Pac.-Gt. Northern, joint.	4	48,525 00	101½		50,750 00
Southern Ry. (M. & O. coll.)	4	4,231 25	99		4,950 00
Third Avenue Ry., 1st con. mtg.	4	5,947 50	95½	217 50	5,730 00
Ft. Worth & Denver City, 1st mtg.	6	22,725 00	112½	225 00	22,500 00
Peoria & Eastern Ry., inc. mtg.	4	12,168 75	73	1,218 75	10,950 00
Norfolk & Western Ry.-Po- cshontas, joint.	4	14,025 00	96		14,400 00
N. Y. Gas, Elec., Heat & Power Co., purch.	4	9,112 50	93		9,300 00
Union Pac. R. R., 1st land grant.	4	15,956 25	106	56 25	15,900 00
Colorado & Southern Ry., 1st mtg.	4	9,687 50	95	187 50	9,500 00
Lackawanna Steel Co.	5	50,725 00	103½		52,750 00

* And interest.

WESTCHESTER TRUST COMPANY, YONKERS—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Lackawanna Steel Co., notes	5	\$24,875 00	*100		\$25,434 00
Nat'l R. R. of Mexico	5	24,236 11	100		25,329 40
Imp. Jap., loan		22,331 81	91½		22,336 00
Bush Terminal Co., 1st.	4	21,775 00	90		22,500 00
Mo., Kan. & Texas R. R., 1st ref.	4	21,750 00	Book		21,750 00
City of New York, corp. stk.	3½	33,000 00	*102½	\$2,060 40	30,939 60
U. S. of Mexico	4	23,312 50	93½		23,437 50
Underground Elec. Ry. Co., London, Ltd., notes	5	24,791 67	99		24,750 00
Cin., Ham. & Dayton, 3½-yr. notes	4½	24,590 63	98½		24,625 00
Stocks:					
Detroit United Ry.		18,100 00	92½		18,450 00
Mackay Co's., pfd.		22,200 00	73½	150 00	22,050 00
Getty Square Drug Co.		18,499 00	Book		18,499 00
Yonkers Bowling Ass'n		1,000 00	Book		1,000 00
Bonds and mortgages	Var.	434,715 00			434,715 00
Time loans with collateral	Var.	364,001 75			364,001 75
Demand loans with collateral	Var.	186,671 92			186,671 92
Commercial paper	Var.	488,337 05		6,054 66	482,282 39
Banking house and lot		50,000 00			50,000 00
Other real estate		247,279 44		1,512 50	245,766 94
Storage vault		1,297 92			1,297 92
Overdrafts		1,535 29			1,535 29
Suspense account		5,804 55		6 25	5,798 30
Due from banks, bankers & trust companies	Var.	751,265 87			751,265 87
Cash		142,736 49			142,737 48
Estimated interest accrued, demand loans					135 82
Estimated interest accrued, bds. and mtgs.					3,651 24
Estimated interest accrued, b'k acc'ts					276 82
Estimated interest accrued, part. c'tfs					3,369 47
Rents accrued					97 00
					\$3,271,798 31
LIABILITIES.					
Capital stock		\$300,000 00			
Due depositors	Var.	2,306,716 07			
Due certificates of deposit	Var.	42,409 21			
Due court and trust funds	Var.	83,591 93			
Due dividends unpaid		8,187 00			
Due savings banks	Var.	156,188 19			
Due building and loan ass'ns	Var.	8,486 42			
Due Treas. State of N. Y.	Var.	50,000 00			
Due banks, bankers, & trust companies	Var.	155,446 24			
Estimated interest on deposits		599 80			
Estimated interest on c'tfs. and bank acc'ts.		237 17			
Estimated taxes accrued		4,518 88			
Rebate, loans and discounts		4,551 76			
Salaries accrued		353 54			
					3,121,286 21
Surplus					\$150,512 10

EXAMINATIONS.

829

WILLIAMSBURGH TRUST COMPANY, BROOKLYN.

[Examined December 2, 1905.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York.....	3	\$462,000 00	98	\$9,240 00	\$452,760 00
Nassau Elec. R. R., conv.....	4	8,862 50	90		9,000 00
American Malting Co.....	6	17,055 00	105		23,100 00
Union Ferry Co.....	5	33,650 00	95	400 00	33,250 00
Cross, Austin & Ireland Lum- ber Co.....	6	50,833 75	100		51,000 00
Third Ave. R. R., conv.....	4	49,500 00	95	2,000 00	47,500 00
Wabash R. R., gold notes.....	4½	24,625 00	100		25,000 00
Am. Ice Securities, deb.....	6	28,987 50	87		33,234 00
Utica Gas & Elec. Co.....	6	76,522 50	100	1,522 50	75,000 00
Virginia Iron, Coal & Coke.....	5	18,025 00	92		18,400 00
Toledo, St. L. & W. R. R.....	4	19,311 25	83		20,760 00
Cons. Gas, N. Y., con.....	4	84,562 50	170		85,000 00
Col. Midland R. R.....	4	20,871 25	78	1,371 25	19,500 00
Tenn. C. & I. R. R.....	4	22,500 00	101		25,250 00
Cons. Tobacco Co.....	4	57,893 75	80		60,000 00
Wisconsin Cent. R. R., gen.....	4	9,250 00	95		9,500 00
Kings Co. E. L., H. & P. Co.....	5	191,140 00	107		193,670 00
Col. Fuel & Iron Co., con.....	4	19,343 75	91	1,143 75	18,200 00
St. L. & S. W. R. R., con.....	4	40,750 00	80	750 00	40,000 00
Int. Paper Co., con.....	5	18,382 50	98		19,600 00
People's Gas Co., Chicago, ref.....	5	51,725 00	103		51,500 00
Wabash-Pittsb. Term., 2d.....	4	7,925 00	35	925 00	7,000 00
Central Leather Co.....	6	24,650 00	100		25,000 00
Chicago St. Ry., rec. ctf's.....	4	13,162 00	100	162 00	15,000 00
American Cigar Co., gold notes.....	4	23,000 00	92		23,000 00
Pub. Service Corp., N. J., notes.....	5	24,437 50	100		25,000 00
Stocks:					
Erie R. R., com.....		3,000 50	100	50	3,000 00
National Surety Co.....		26,486 00	130	486 00	26,000 00
Corn Products, pref.....		29,027 00	55	1,527 00	27,500 00
Corn Products, com.....		5,352 00	15	852 00	4,500 00
Missouri Pac. R. R.....		20,008 00	102		20,400 00
Colo. & So. R. R., 1st pfd.....		6,112 50	69		6,900 00
1st Nat'l Bk., B'klyn.....		20,725 00	400		22,000 00
American Ice Securities.....		13,900 00	34		17,000 00
North American Co.....		9,962 50	100		10,000 00
United Rys. of St. L., pfd.....		8,162 50	81	62 50	8,100 00
Erie R. R., 1st pfd.....		31,102 00	81		32,400 00
Cons. Gas Co., N. Y.....		37,575 00	178	1,975 00	35,600 00
Empire State Surety Co.....		15,770 50	170		17,000 00
United R. R., S. Fran., pfd.....		8,712 50	90		9,000 00
Broadway Trust Co., N. Y.....		15,000 00	165		16,500 00
Met. St. Ry.....		131,237 50	118	13,237 50	118,000 00
Terminal Bank, Brooklyn.....		32,500 00	125		32,500 00
Chesapeake & Ohio R. R.....		3,256 00	55		5,500 00
St. L. & S. W. R. R., pfd.....		18,425 00	57	1,325 00	17,100 00
Pressed Steel Car, com.....		9,152 00	56		11,200 00
American Tel. & Tel. Co.....		13,925 00	135	425 00	13,500 00
U. S. Leather Co., pfd.....		10,912 50	111		11,100 00
Southern Ry., com.....		3,600 00	36		3,600 00
U. S. Rubber Co., 2d pfd.....		38,562 50	80		40,000 00
Syndicate participations:					
Chicago City Ry.....		47,500 00			47,500 00
Detroit, Toledo & Ironton R. R.....		25,000 00			25,000 00
Bonds and mortgages:					
Loans.....	Var.	1,047,996 37			1,047,996 37
Bills purchased.....		2,592,977 38			2,592,977 38
Cash on hand.....		1,457,872 10			1,457,872 10
Cash deposited.....		584,234 34			584,234 34
Real estate.....		337,804 93			337,804 93
Furniture and fixtures.....		458,635 80			458,635 80
Safe deposit vaults.....		18,000 00			18,000 00
Building account.....		7,746 57			7,746 57
Branch items in transit.....		50,246 85			50,246 85
		1,742 65			1,742 65
					\$8,544,370 99

WILLIAMSBURGH TRUST COMPANY, BROOKLYN—(Continued).

LIABILITIES.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Capital.....		\$700,000 00			
Due depositors, main office.....		2,106,137 20			
Due depositors, Fulton St. br'ch.....		2,289,515 46			
Due depositors, Broadway br'ch.....		2,730,150 05			
Deposits in transit.....		28,323 98			
Certificates of deposit.....		75,751 76			
Certified checks.....		70,350 68			
Secretary and trust officer's checks.....		2,062 99			
Claim checks.....		490 39			
Collection account.....		197 04			
Reserve for taxes.....		2,903 02			
Dividends unpaid.....		178 00			
					\$8,006,060 57
Surplus.....					\$538,310 42

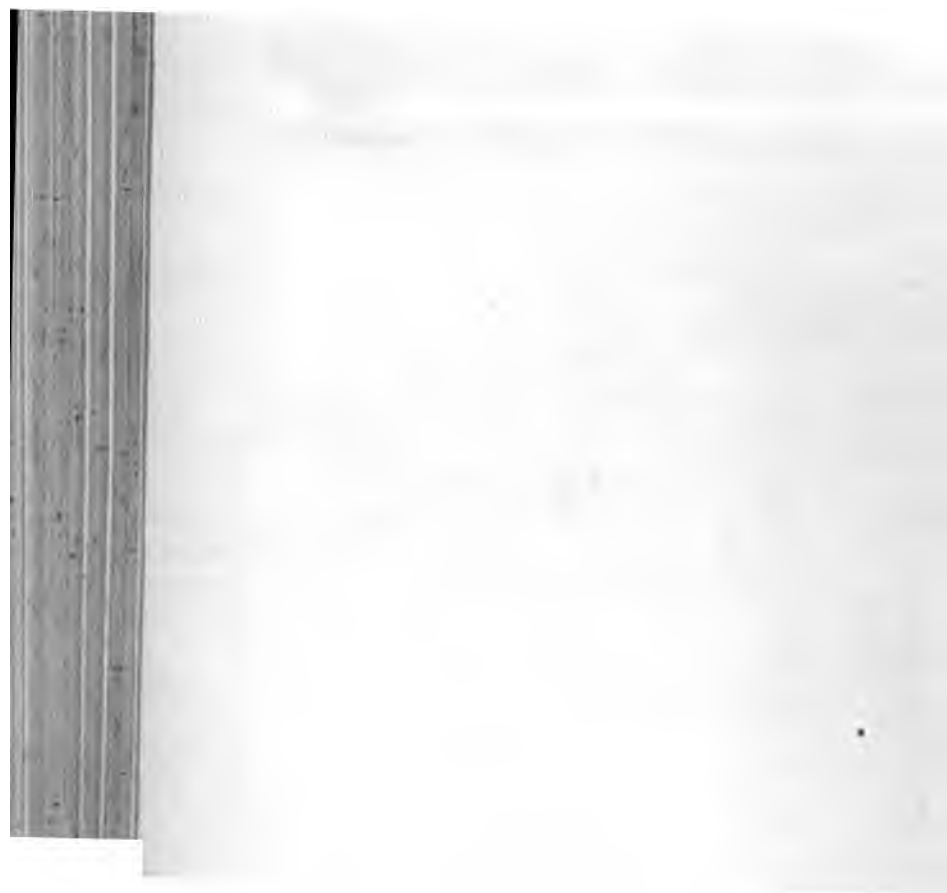
WINDSOR TRUST COMPANY, NEW YORK CITY.

[Examined January 3, 1906.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds:					
City of New York.....	3½	\$314,820 00	100		\$318,000 00
Pitts., C. C. & St. Louis R. R.....	4	103,000 00	103½		103,500 00
Oregon Short Line.....	4	96,000 00	95½	\$500 00	95,500 00
Cent. Pac. R. R.....	4	101,500 00	96½	5,000 00	96,500 00
U. S. of Mexico.....	4	92,000 00	92	920 00	91,080 00
Niagara Falls Power Co., B.....	6	52,500 00	105		52,500 00
Penna. R. R., coll. tr., C.....	3½	45,125 00	92		45,000 00
Atlantic Coast Line (L. & N.).....	4	34,467 50	101	127 50	34,340 00
Mo. Pacific R. R.....	4	46,750 00	92	750 00	46,000 00
Lackawanna Steel Co.....	5	99,000 00	98	1,000 00	98,000 00
So. Pacific R. R., 1st ref.....	4	97,125 00	96½	625 00	96,500 00
Penna. R. R.....	3½	158,400 00	99		158,400 00
Interb. Rapid Transit.....	4	201,156 25	98	256 25	200,900 00
Chi. R. I. & Pac. R. R.....	4	97,000 00	99½		98,500 00
L'ville & N'ville, coll. tr.....	4	49,750 00	98½	500 00	49,250 00
Wabash R. R.....	4½	97,750 00	96½	1,250 00	96,500 00
Amer. Tel. & Teleg. Co.....	5	100,625 00	100½	125 00	100,500 00
South'n R. R., coll. tr.....	5	200,750 00	100½	250 00	200,500 00
Atch., Top. & St. Fe. R. R., deb.....	4	24,500 00	98½		24,625 00
Wabash R. R., coll. notes.....	5	99,625 00	98	1,625 00	98,000 00
West. Pac. R. R., 1st mtg.....	5	94,000 00	94		94,000 00
Nor. Pac., Gt. Nor. (C. B. & Q.), joint.....	4	101,625 00	102		102,000 00
St. L., Memphis & So. E. R. R.....	4½	48,000 00	96½		48,250 00
Erie R. R. (Penn. coll.).....	4	47,500 00	95½		47,625 00
Penna. Steel, rolling stk., ser. G.....	3½	97,750 00	97	750 00	97,000 00
Wood Worsted Mills, corp. notes.....	4½	50,000 00	100		50,000 00
Wheeling & L. Erie R. R.....	5	145,000 00	98	2,000 00	142,000 00
Che. & Ohio R. R.....	5	149,625 00	99½		149,625 00
Hocking Valley R. R.....	5	100,000 00	99½	375 00	99,625 00
Westinghouse Elect. & Mfg. Co.....	5	40,812 50	99	312 50	40,500 00
Imp. Japanese Gov't.....	4	1,250 00	Book		1,250 00
Chi., Ham. & Dayton R. R.....	4½	87,000 00	87		87,000 00
Stocks:					
Chi., Mil. & St. Paul R. R., pfd.....		94,250 00	190		95,000 00
N. Y. N. H. & Hart. R. R.....		97,500 00	198		99,000 00
Interb. Rapid Transit.....		188,400 00	233½	1,600 00	186,800 00
Casualty Co. of America.....		30,000 00	125	5,000 00	25,000 00
Mo. Pac. R. R.....		100,250 00	100	250 00	100,000 00
Manhattan Ry.....		162,000 00	162		162,000 00
Brooklyn Union Gas Co.....		35,000 00	175		35,000 00
Reading Co., 1st pfd.....		64,400 00	92		64,400 00

WINDSOR TRUST COMPANY, NEW YORK CITY -- (Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Amer. Smelt. Sec. Co., pfd.		\$25,125 00	100 1/2		\$25,187 50
United Surety Co., Balt., Md.		15,000 00	150		15,000 00
Nor. Pac. R. R.		101,000 00	203		101,500 00
Standard Oil Co.		139,800 00	700		140,000 00
Bonds and mortgages	Var.	776,000 00			776,000 00
Amount loaned on collateral					4,218,524 24
Other loans, including bills pur- chased					207,800 00
Due from trust companies, banks, bankers and brokers					1,090,460 55
Furniture and fixtures and safe dep. vaults					60,000 00
Cash on hand					313,237 78
Interest accrued					65,351 78
					\$10,854,331 85
LIABILITIES.					
Capital stock		\$1,000,000 00			
Due depositors, not preferred		7,598,171 87			
Demand cts. of deposit not pfd		352,883 55			
Due trust companies, banks, bankers and brokers		812,805 25			
Preferred deposits:					
Due savings banks		113,974 61			
Due as executor, administra- tor, guardian, receiver, trust- tee, committee or deposi- tary		3,020 65			
Unpaid dividends		19,847 00			
Certified checks		246,309 34			
Reserve for taxes and rents		11,452 95			
Surplus account		2,438 22			
					10,160,903 44
Surplus					\$693,428 41



DETAILED STATEMENTS

OF THE CONDITION OF THE

Safe Deposit Companies in this State

ON THE

FIRST DAY OF JANUARY, 1906.

AS COMPILED FROM THEIR REPORTS TO THE SUPERINTENDENT OF
BANKS.



1. ALBANY SAFE DEPOSIT AND STORAGE COMPANY, ALBANY.

[Maiden Lane and Lodge street; incorporated 1883.]

DANIEL LEONARD, President.

EDGAR C. LEONARD, Treasurer.

DIRECTORS.

DANIEL LEONARD,
EDGAR C. LEONARD,

DONALD McCREDIE,

D. A. THOMPSON,
I. D. F. LANSING.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
L. W. & O. R. R.	\$5,000 00	\$6,837 50	\$6,635 00	
Ill. Cent. R. R.	2,000 00	2,120 00	2,092 86	
Nev. & Pitts. R. R.	2,500 00	4,625 00	4,871 46	
N. Y., L. & W. R. R.	1,500 00	2,040 00	1,965 00	
	<u>\$11,000 00</u>	<u>\$15,622 50</u>	<u>\$15,564 32</u>	\$15,564 32
Real estate, cost, \$51,550.79; estimated present value.				51,550 79
Vaults and safes, cost, \$34,102.20; estimated present value.				34,102 20
Furniture and fixtures, cost, \$6,342.26; estimated present value.				1,955 26
Cash on deposit with banks or other moneyed institutions.				5,216 73
Cash on hand.				186 72
Safe rentals due and accrued.				718 50
Silver storage due and accrued.				315 25
Warehouse storage due and accrued.				1,003 20
Amount of assets not included under any of the above heads, viz.:				
Fur storage.			\$475 00	
Safe deposit.			47 00	
				<u>522 00</u>
				<u><u>\$111,134 97</u></u>

LIABILITIES.

Capital stock paid in, in cash.	\$90,000 00
Other liabilities not included under any of the above heads, viz.:	
Accounts paid in advance.	25 00
Excess of assets over liabilities.	21,109 97
	<u><u>\$111,134 97</u></u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions Janu- ary 1, 1905, before transactions of the day.	\$4,932 94
From rent of safes.	7,924 35
From storage of valuables the safety of which is guaranteed by the company.	4,512 55
From silver storage.	1,664 01
From warehouse storage.	2,648 29
From interest on loans, deposits and investments.	643 75
	<u><u>\$22,325 89</u></u>

PAYMENTS.

For dividends to shareholders.....		\$5,400 00
For expenses, viz.:		
Salaries.....	\$6,544 00	
Taxes and repairs on building.....	2,416 25	
Other expenses.....	2,412 48	
		11,372 73
Other payments, viz.: Miscellaneous accounts.....		149 71
Cash on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day.....		5,403 45
		<u>\$22,325 89</u>

2. AMERICAN SAFE DEPOSIT COMPANY, NEW YORK CITY.

[501 Fifth avenue; incorporated 1882.]

C. F. COX, President.

WM. C. STORY, Treasurer.

DIRECTORS.

JAMES STILLMAN,
CHARLES F. COX,W. A. SIMONSON,
E. V. W. ROSSITER,ALFRED SKITT,
CHAUNCEY M. DEPEW.

FINANCIAL.

RESOURCES.

Real estate, vaults and safes, and furniture and fixtures, cost, \$314,886.42; estimated present value.....	\$400,000 00
Cash on deposit with banks or other moneyed institutions.....	1,222 54
Cash on hand.....	100 00
Safe rentals due and accrued, \$4,057; valued at.....	1,925 00
Silver storage due and accrued, \$4,183.62; valued at.....	3,346 90
Amount of assets not included under any of the above heads, viz.:	
Building rents accrued.....	\$3,191 66
Accounts receivable.....	105 43
	3,297 09
	<u>\$409,891 53</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$200,000 00
Bonds of the company outstanding secured by bond and mortgage	100,000 00
Interest due and accrued on bonds.....	250 00
Expenses incurred but unpaid: Entered, \$492.26; estimated, \$200.....	692 26
Excess of assets over liabilities.....	108,949 27
	<u>\$409,891 53</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....	\$1,241 23
From rent of that portion of the building not occupied by the company.....	19,324 93
From rent of safes.....	15,713 90
From storage of valuables the safety of which is guaranteed by the company.....	4,330 82
	<u>\$40,610 88</u>

ATLANTIC SAFE DEPOSIT COMPANY.

837

PAYMENTS.

For interest on bonds.....	\$5,932 00
For dividends to shareholders.....	4,000 00
For expenses, viz.:	
Salaries.....	\$14,279 05
Taxes and repairs on building.....	6,932 00
Other expenses.....	7,620 29
	28,831 34
Other payments, viz.: Additions and improvements.....	525 00
Cash on hand and in banks or other moneyed institutions Decem- ber 31, 1905, after transactions of the day.....	1,322 54
	\$40,610 88

3. ATLANTIC SAFE DEPOSIT COMPANY, NEW YORK CITY.

[49-51 Wall street; incorporated 1901.]

G. STANTON FLOYD JONES, President.

M. JEROME PENDERGAST, Manager.

DIRECTORS.

D. CRAWFORD CLARK,

G. STANTON FLOYD JONES,

JAMES M. GIFFORD,

CHAS. R. HENDERSON,
BRAYTON IVES.

W. L. MOLYNEAUX,

ANTON A. RAVEN,

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
Cleve. & Pitts. R. R.	\$10,250 00	\$37,515 00	\$19,066 14	
Pitts. & Ft. Wayne & Chic. R. R.	10,000 00	18,300 00	18,592 77	
Grand River Valley R. R.	6,000 00	7,920 00	8,118 33	
Geo. R. R. & Banking Co.	20,000 00	53,000 00	54,129 94	
	\$46,250 00	\$116,735 00	\$99,907 18	\$99,907 18
Cash on deposit with banks or other moneyed institutions.....				1,689 81
Cash on hand.....				24 47
Safe rentals due and accrued.....				583 00
Amount of assets not included under any of the above heads, viz:				
Cleve. & Pitts. R. R.			\$179 37	
Pitts. & Ft. Wayne R. R.			175 00	
Geo. R. R. & Banking Co.			550 00	
Grand River Valley R. R.			150 00	
			1,054 37	
			\$103,258 83	

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Excess of assets over liabilities.....	3,258 83
	\$103,258 83

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....	\$4,024 91
From rent of safes.....	11,957 77
From silver storage.....	41 00
From interest on loans, deposits and investments.....	3,242 97
From loans paid.....	900 00
From all other sources, viz.: Care of vaults not under our control.....	150 00
	<u>\$20,316 65</u>

PAYMENTS.

For loans made.....	\$900 00
For expenses, viz.:	
Salaries.....	\$6,073 02
Taxes.....	478 18
Rent of building.....	8,124 96
Other expenses.....	3,026 21
	<u>17,702 37</u>
Cash on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day.....	1,714 28
	<u>\$20,316 65</u>

4. BANKERS' SAFE DEPOSIT COMPANY, NEW YORK CITY.

[4 Wall street; incorporated 1880.]

WILLIAM B. REED, President.

WILLIAM B. REED, Treasurer.

DIRECTORS.

WM. B. REED,
GEORGE F. BAKER,H. C. FAHNESTOCK,
FISHER A. BAKER,W. G. SNOW,
S. A. CUNNINGHAM,

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Southern Ry. Co., pfd. .	\$25,000 00	\$25,000 00	\$12,062 50
Am. Cotton Oil Co., pfd. .	40,000 00	36,800 00	27,300 00
Ill. Central R. R.	5,000 00	8,775 00	6,500 00
Reading (J. C. R. R.)....	10,000 00	10,000 00	9,475 00
Warren Water & Lt. Co.	10,000 00	7,500 00	9,876 67
Iron Steamboat Co., 2d lien.....	13,500 00	5,130 00	14,326 88
Iron Steamboat Co., gen. mtg.	2,700 00	2,079 00	
Iron Steamboat Co., stock.....	5,400 00		
Am. Biscuit Co., pfd. . .	10,000 00	11,350 00	10,181 25
	<u>\$121,600 00</u>	<u>\$106,634 00</u>	<u>\$89,722 30</u>

\$89,722 30

Vaults and safes, cost, \$70,398.82; estimated present value.....

60,398 82

Furniture and fixtures, cost, \$500; estimated present value.....

200 00

Cash on deposit with banks or other moneyed institutions.....

22,539 85

\$172,860 97

BROADWAY SAFE DEPOSIT COMPANY.

839

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Excess of assets over liabilities.....	72,860 97
	<u>\$172,860 97</u>

CASH TRANSACTIONS DURING THE YEAR 1905.**RECEIPTS.**

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....	\$18,737 03
From rent of safes.....	32,110 30
From interest on loans, deposits and investments.....	6,615 84
	<u>\$57,463 17</u>

PAYMENTS.

For dividends to shareholders.....	\$20,000 00
For expenses, viz.:	
Salaries.....	\$8,331 92
Taxes and repairs on building.....	1,294 30
Rent of building.....	2,400 00
Other expenses.....	2,897 10
	<u>14,923 32</u>
Cash on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day.....	22,539 85
	<u>\$57,463 17</u>

5. BROADWAY SAFE DEPOSIT COMPANY, NEW YORK CITY.

[565 Broadway; incorporated 1902.]

LEO SCHLESINGER, President.

EUGENE GALLAND, Treasurer.

DIRECTORS.JOHN D. CRIMMINS,
G. B. M. HARVEY,

LEO SCHLESINGER,

EUGENE GALLAND,
CHARLES STRAUSS.**FINANCIAL.****RESOURCES.**

Vaults and safes, cost, \$78,908.29; estimated present value.....	\$78,908 29
Furniture and fixtures, cost, \$10,381.31; estimated present value.....	10,381 31
Cash on deposit with banks or other moneyed institutions.....	8,524 41
Safe rentals due and accrued.....	415 00
Silver storage due and accrued.....	125 70
Amount of assets not included under any of the above heads, viz.:	
Deficit.....	1,645 29
	<u>\$100,000 00</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
-------------------------------------	--------------

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....	\$6,862 14
From rent of that portion of the building not occupied by the company.....	900 00
From rent of safes.....	6,545 00
From silver storage.....	972 45
From interest on loans, deposits and investments.....	150 00
From all other sources, viz.: Receiver Federal Bank, for light...	53 72
	<u>\$15,483 31</u>

PAYMENTS.

For expenses, viz.:

Salaries.....	\$4,004 00	
Taxes and repairs on building.....	300 00	
Rent of building.....	1,000 00	
Other expenses.....	1,651 07	
		\$6,955 07
Other payments, viz.: Furniture and fixtures.....		3 83
Cash on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day.....		8,524 41
		<u>\$15,483 31</u>

6. BROOKLYN CITY SAFE DEPOSIT COMPANY, BROOKLYN.

[177-179 Montague street; incorporated 1872.]

HENRY N. BRUSH, President.

THOMAS E. CLARK, Secretary.

DIRECTORS.

HENRY N. BRUSH,
JUDAH B. VOORHEES,
CHARLES T. CATLIN,
GEORGE W. CHAUNCEY,

STURGIS COFFIN,
EDWARD J. BERGEN,
WILLIAM W. WALSH,

DANIEL CHAUNCEY,
HORACE C. DUVAL,
DAVID H. VALENTINE,
JOSEPH E. OWENS.

FINANCIAL.

RESOURCES.

Real estate, cost, \$180,266.50; assessed value.....	\$200,000 00
Cash on deposit with banks or other moneyed institutions.....	4,162 63
Cash on hand.....	200 94
Safe rentals due and accrued.....	1,599 90
Silver storage due and accrued.....	996 50
Amount of assets not included under any of the above heads, viz.:	
Rents due and accrued on building.....	\$1,402 00
Insurance.....	275 46
	<u>1,677 55</u>
	<u>\$208,637 52</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Loans secured by bond and mortgage.....	50,000 00
Interest due and accrued on loans.....	333 34
Other liabilities not included under any of the above heads, viz.:	
New York State tax on dividend.....	250 00
Excess of assets over liabilities.....	58,054 18
	<u>\$208,637 52</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....	\$2,411 95
From rent of that portion of the building not occupied by the company.....	12,183 34
From rent of safes.....	15,229 52
From storage of valuables the safety of which is guaranteed by the company.....	3,215 04
From all other sources, viz.:	
Telephone calls.....	\$8 95
Messenger service.....	4 40
New locks where keys were lost.....	25 00
Interest on deposits, Mechanics' Bank.....	95 01
	<u>133 36</u>
	<u><u>\$33,173 21</u></u>

PAYMENTS.

For interest on bonds, loans and mortgages.....	\$2,000 00
For dividends to shareholders.....	10,000 00
For expenses, viz.:	
Salaries.....	\$9,510 67
Taxes and repairs on building.....	3,717 93
Other expenses.....	3,010 62
	<u>16,239 22</u>
Other payments, viz.:	
New boiler.....	\$487 00
Rebates on safes.....	79 25
Rebates on deposits.....	4 17
	<u>570 42</u>
Cash on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day.....	4,363 57
	<u><u>\$33,173 21</u></u>

7. THE CITY SAFE DEPOSIT COMPANY, OF ALBANY, N. Y.

[100 State street; incorporated 1903.]

CHARLES R. KNOWLES, President.

WM. S. HACKETT, Treasurer.

DIRECTORS.

CHARLES R. KNOWLES,
T. HOWARD LEWIS,
CHARLES H. SABIN,
SAMUEL S. HATT,

JOHN E. WALKER,
HORACE S. BELL,
J. W. BURDICK,
PARKER CORNING,
WM. S. HACKETT,

ALBERT HESSBERG,
E. DEL. PALMER,
GERRIT Y. LANSING,
LEWIS R. PARKER,

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Syracuse Gas. bonds....	\$5,000 00	\$4,955 00	\$4,955 00
Equitable Gas Co., Utica	5,000 00	5,300 00	5,300 00
Kan. City, Ft. Scott & M. R. R.....	5,000 00	4,393 75	4,393 75
Jap. Gov't., 2d series...	6,000 00	5,228 64	5,228 64
	<u>\$21,000 00</u>	<u>\$19,877 39</u>	<u>\$19,877 39</u>

\$19,877 39

Vaults and safes, cost, \$28,409.12; estimated present value.....	\$28,409 12
Furniture and fixtures, cost, \$3,549.92; estimated present value	3,549 92
Cash on deposit with banks or other moneyed institutions.....	809 78
Cash on hand.....	5 00
Safe rentals due and accrued.....	734 87
Silver storage due and accrued.....	95 00
Warehouse storage due and accrued.....	231 30
	\$53,712 38

LIABILITIES.

Capital stock paid in in cash.....	\$50,000 00
Excess of assets over liabilities.....	3,712 38
	\$53,712 38

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....	\$2,282 86
From rent of safes.....	3,202 70
From storage of valuables the safety of which is guaranteed by the company.....	938 48
From silver storage.....	237 00
From warehouse storage.....	86 00
From interest on loans, deposits and investments.....	936 25
From stocks and bonds sold, par value, \$6,000; amount received therefor	4,877 86
	\$12,561 15

PAYMENTS.

For dividends to shareholders.....	\$1,500 00
For expenses, viz.:	
Salaries.....	\$1,369 96
Rent of building	1,000 00
Other expenses.....	1,514 83
	3,884 79
Other payments, viz.:	
Enlargement of fur cold storage vault.....	\$626 24
Safe-deposit boxes purchased.....	435 00
Jap. Gov't 4½% bonds purchased.....	5,228 64
Accrued interest on Jap. Gov't 4½'s.....	71 70
	6,361 58
Cash on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day.....	814 78
	\$12,561 15

8. COLONIAL SAFE DEPOSIT COMPANY, NEW YORK CITY.

[220 Broadway; incorporated 1897.]

JOHN E. BORNE, President.

WALTER H. BUNN, Treasurer.

DIRECTORS.

ANSON R. FLOWER,
HENRY O. HAVEMEYER,LOWELL M. PALMER,
JOHN E. BORNE,
PERCIVAL KUHN.CORD MEYER,
DANIEL O'DAY.

FINANCIAL.

RESOURCES.

Vaults and safes, cost, \$75,791.67; estimated present value.....	\$75,791 67
Furniture and fixtures, cost, \$10,419.06; estimated present value.....	10,419 06
Cash on deposit with banks or other moneyed institutions.....	1,476 39
Cash on hand.....	124 53
Safe rentals due and accrued.....	2,536 08
Warehouse storage due and accrued.....	166 75
Amount of assets not included under any of the above heads, viz.: New York City bonds.....	26,058 92
	<u>\$116,573 40</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Other liabilities not included under any of the above heads, viz.: Taxes accrued.....	150 00
Excess of assets over liabilities.....	16,423 40
	<u>\$116,573 40</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....	\$2,424 60
From rent of safes.....	12,144 22
From warehouse storage.....	256 50
From interest on loans, deposits and investments.....	877 26
From all other sources, viz.: From Colonial Trust Co., rebate rent.....	8,000 00
	<u>\$23,702 58</u>

PAYMENTS.

For expenses, viz.:	
Salaries.....	\$6,148 01
Taxes and repairs on building.....	1,307 49
Rent of building.....	12,000 00
Other expenses.....	1,596 09
	<u>\$21,051 59</u>
Other payments, viz.:	
Vaults and safes.....	\$933 90
Furniture and fixtures.....	55 00
The Colonial Trust Co., overdraft.....	61 17
	<u>1,050 07</u>
Cash on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day.....	1,600 92
	<u>\$23,702 58</u>

9. EMPIRE CITY SAFE DEPOSIT COMPANY, NEW YORK CITY.

[162 Fifth avenue; incorporated 1905.]

BENEDICT J. GREENHUT, President.

DAVID WILE, Treasurer.

DIRECTORS.

HERBERT H. VREELAND,	ROBERT H. McCURDY,	WILLIAM H. McINTYRE,
P. K. WILSON,	SAMUEL KRIDEL,	JOSEPH FREEMAN,
JAMES K. CORBIERE,	MAX MARTIN,	HENRY S. HERMAN,
BENEDICT J. GREENHUT,		DAVID WILE.

FINANCIAL.

RESOURCES.

Vaults and safes, cost, \$28,584.69; estimated present value.....	\$28,584 69
Cash on deposit with banks or other moneyed institutions.....	66,073 44
Amount of assets not included under any of the above heads, viz.: Deficit.....	5,341 87
	<u>\$100,000 00</u>

LIABILITIES.

Capital stock paid in, in cash.....	<u>\$100,000 00</u>
-------------------------------------	---------------------

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

From interest on loans, deposits and investments.....	\$843 14
From all other sources, viz.: Capital paid in, in August, 1905....	100,000 00
	<u>\$100,843 14</u>

PAYMENTS.

For expenses, viz.:	
Salaries.....	\$479 80
Rent of building.....	5,000 00
Other expenses.....	705 21
	<u>\$6,185 01</u>
Other payments, viz.: On account of vaults now in process of construction.....	28,584 69
Cash on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day.....	66,073 44
	<u>\$100,843 14</u>

10. FEDERAL SAFE DEPOSIT COMPANY, NEW YORK CITY.

[253 Broadway; incorporated 1904.]

HENRY E. TITUS, President.

WARD COE PITKIN, Secretary.

DIRECTORS.

ALBERT B. CHANDLER,
ERNEST HOPKINSON,

CHAS. H. MacDONALD,

HENRY E. TITUS,
FRED'K E. WILLITS.

FINANCIAL.

RESOURCES.

Vaults and safes, estimated present value.....	\$100,000 00
Furniture and fixtures, cost, \$3,087.11; estimated present value.....	3,087 11
Cash on deposit with banks or other moneyed institutions.....	9,564 23
Cash on hand.....	29 63
Safe rentals due and accrued.....	929 63
Silver storage due and accrued.....	54 50
	<u>\$113 665 10</u>

THE FIFTH AVENUE SAFE DEPOSIT COMPANY.

845

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Other liabilities not included under any of the above heads, viz.:	
Taxes accrued.....	150 00
Excess of assets over liabilities.....	13,515 10
	<u>\$113,665 10</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....	\$20,182 67
From rent of safes.....	4,091 81
From silver storage.....	38 50
From interest on deposits.....	394 62
	<u>\$24,707 60</u>

PAYMENTS.

For expenses, viz.:	
Salaries.....	\$8,025 17
Taxes, personal.....	592 28
Rent of building.....	3,900 00
Other expenses.....	2,178 61
	<u>\$14,696 06</u>
Other payments, viz.: Furniture and fixtures.....	417 68
Cash on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day.....	9,593 86
	<u>\$24,707 60</u>

11. THE FIFTH AVENUE SAFE DEPOSIT COMPANY, NEW YORK CITY.

[190 Fifth avenue; incorporated 1886.]

WM. A. SIMONSON, Treasurer.

DANIEL C. SILLECK, Supt

DIRECTORS.

JOHN W. AITKEN,
JAMES STILLMAN,

HENRY T. CAREY,
GEORGE SHERMAN,
DANIEL C. SILLECK.

JOHN L. RIKER,
WM. A. SIMONSON,

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Chi., Mil. & St. Paul			
R. R., pfd. stk.....	\$10,000 00	\$18,500 00	\$16,537 50
Temple Iron Co., stk.....	110,600 00	110,600 00	110,600 00
No. Pac. Ry., land stk.....	1,080 00	1,080 00	1,080 00
	<u>\$121,680 00</u>	<u>\$130,180 00</u>	<u>\$128,217 50</u>
Cash on deposit with banks or other moneyed institutions.....			8,974 26
			<u>\$137,191 76</u>

LIABILITIES.

Capital stock paid in, in cash.....		\$100,000 00
Other liabilities not included under any of the above heads, viz.:		
Unpaid dividends.....	\$3,000 00	
Rent accrued.....	1,166 67	
		4,166 67
Excess of assets over liabilities.....		33,025 09
		<u>\$137,191 76</u>

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....	\$7,813 22
From rent of safes.....	22,190 66
From interest on loans, deposits and investments.....	5,134 11
From stocks and bonds sold, par value, \$100,480; amount received therefor.....	105,480 00
From all other sources, viz.: Opening safes, payments for keys..	90 50
	<u>\$140,708 49</u>

PAYMENTS.

For dividends to shareholders.....	\$6,000 00
For expenses, viz.:	
Salaries.....	\$5,680 00
Taxes, State.....	150 00
Rent of building.....	7,000 00
Other expenses.....	2,304 23
	15,134 23
Other payments, viz.: Temple Iron stock.....	110,600 00
Cash on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day.....	8,974 26
	<u>\$140,708 49</u>

12. FRANKLIN SAFE DEPOSIT COMPANY, BROOKLYN.

[164-166 Montague street; incorporated 1891.]

GEORGE H. SOUTHARD, President.

GATES D. FAHNESTOCK, Treasurer.

DIRECTORS.

GEO. H. SOUTHARD,
MARTIN JOOST,
WM. H. WALLACE,
GATES D. FAHNESTOCK,

ETHAN ALLEN DOTY,
DARWIN R. JAMES,
CROWELL HADDEN,

GEO. M. OLCOTT,
EDWIN PACKARD,
WALTER S. BREWSTER,
ROBERT B. WOODWARD.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Consolidated Gas Co...	\$13,400 00		\$25,321 46
Consolidated Gas Co., conv. deb.....	4,000 00	\$30,115 15	4,793 69
General Elec. Co.....	1,000 00	1,545 46	1,545 46
Union Typewriter Co., 2d pfd.....	10,000 00	10,798 89	10,798 89
Second Avenue R.R. Co	10,000 00	20,700 00	20,700 00
Coney Island & B'klyn R. R. Co.....	4,500 00	14,665 00	14,665 00
Electric Bond & Share Co., pfd.....	20,000 00	18,125 00	18,125 00
	<u>\$62,900 00</u>	<u>\$95,949 50</u>	<u>\$95,949 50</u>

GARFIELD SAFE DEPOSIT COMPANY.

847

Vaults and safes, book value, \$25,000; estimated present value	\$25,000 00
Loans on collaterals and personal securities.....	4,000 00
Cash on deposit with banks or other moneyed institutions.....	822 14
	<u>\$125,771 64</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Excess of assets over liabilities.....	25,771 64
	<u>\$125,771 64</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....	\$658 40
From rent of safes.....	20,681 00
From storage of valuables the safety of which is guaranteed by the company.....	3,121 00
From warehouse storage.....	75 50
From interest on loans, deposits and investments.....	4,648 78
From stocks and bonds sold, par value, \$10,000; amount received therefor.....	18,176 61
	<u>\$47,361 29</u>

PAYMENTS.

For dividends to shareholders.....	\$10,500 00
For expenses, viz.:	
Salaries.....	\$6,553 57
Taxes.....	485 17
Rent of building.....	5,000 00
Other expenses.....	1,790 41
	<u>13,829 15</u>
Other payments, viz.:	
Vaults, furniture and fixtures—steel truck.....	\$85 00
Stocks purchased, par value \$20,000.....	18,125 00
Demand loans.....	4,000 00
	<u>22,210 00</u>
Cash on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day.....	822 14
	<u>\$47,361 29</u>

13. GARFIELD SAFE DEPOSIT COMPANY, NEW YORK CITY.

[73-75 West Twenty-third street; incorporated 1888.]

JAMES McCUTCHEON, President.

H. H. BROCKWAY, Treasurer.

DIRECTORS.

BENJ. ALTMAN,
H. H. BROCKWAY,
ADOLPHO H. FISCHER,
JAMES McCUTCHEON,

L. A. BEVIN,
WILLIAM CRAWFORD,
EDWARD HOLBROOK,
CHARLES W. MORSE,
CHARLES T. WILLS.

JAMES H. BRESLIN,
SILAS R. DUTCHER,
FRANK R. LAWRENCE,
JAMES F. SUTTON,

FINANCIAL

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
Phila. Co., con. mtg., gold.....	\$5,000 00	\$5,200 00	\$5,000 00	
Richmond Pass. & P. Co., 1st mtg., gold...	5,000 00	5,000 00	5,000 00	
Second Avenue R. R., 1st mtg. gold.....	5,000 00	5,725 00	5,000 00	
Steinway R. R., 1st mtg., gold.....	5,000 00	5,950 00	5,000 00	
Va. & So. West'n R. R., 1st mtg. gold.....	5,000 00	5,375 00	5,000 00	
Wabash R. R., 1st mtg., gold.....	10,000 00	11,575 00	10,000 00	
Wabash R. R., 2d mtg., gold.....	5,000 00	5,387 50	5,000 00	
Western N. Y. & Penn. R.R., 1st mtg., gold..	5,000 00	5,850 00	5,000 00	
	<u>\$45,000 00</u>	<u>\$50,062 50</u>	<u>\$45,000 00</u>	\$45,000 00
Real estate, cost, \$63,776.95; estimated present value.....				63,776 95
Vaults and safes, cost, \$90,073.06; estimated present value.....				90,073 06
Cash on deposit with banks or other moneyed institutions.....				695 21
Cash on hand.....				38 15
Safe rentals due and accrued.....				3,402 40
Silver storage due and accrued.....				3,762 40
Warehouse storage due and accrued.....				2,530 92
Amount of assets not included under any of the above heads, viz.:				
Rent accrued on rooms sublet to Garfield Nat. Bank..		\$1,333 33		
Reserved for taxes.....		2,850 00		
				<u>4,183 33</u>
				<u>\$213,462 42</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$150,000 00
Expenses incurred but unpaid.....	2,726 05
Other liabilities not included under any of the above heads, viz.:	
Taxes accrued.....	3,933 95
Excess of assets over liabilities.....	56,802 42
	<u>\$213,462 42</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....	\$642 93
From rent of that portion of the building not occupied by the company.....	8,000 00
From rent of safes.....	31,972 88
From silver storage and warehouse storage.....	14,203 37
From interest on loans, deposits and investments.....	2,050 00
From all other sources, viz.:	
New locks, keys, etc.....	\$159 00
Telephone tolls.....	7 75
Electricity for motors.....	104 23
	<u>270 98</u>
	<u>\$57,140 16</u>

THE HANOVER SAFE DEPOSIT COMPANY.

849

PAYMENTS.

For dividends to shareholders.....		\$15,000 00
For expenses, viz.:		
Salaries.....	\$16,473 29	
Taxes and repairs on building.....	375 00	
Rent of building.....	15,000 00	
Other expenses.....	6,708 51	
		38,556 80
Other payments, viz.: Reserved for taxes.....		2,850 00
Cash on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day.....		733 36
		<u>\$57,140 16</u>

14. THE HANOVER SAFE DEPOSIT COMPANY, NEW YORK CITY.

[5 Nassau street; incorporated 1903.]

VERNON H. BROWN, President.

HENRY R. CARSE, Treasurer.

DIRECTORS.

VERNON H. BROWN,
WILLIAM WOODWARD,

CHARLES H. MARSHALL, JAMES HENRY SMITH,
HENRY R. CARSE.

FINANCIAL.

RESOURCES.

Vaults and safes, cost, \$300,000; estimated present value.....	\$300,000 00
Furniture and fixtures, cost, \$3,590.88; estimated present value.....	3,590 88
Cash on deposit with banks or other moneyed institutions.....	2,025 50
Cash on hand.....	50 83
Safe rentals due and accrued.....	545 00
	<u>\$306 212,21</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$300,000 00
Other loans.....	5,000 00
Excess of assets over liabilities.....	1,212 21
	<u>\$306,212 21</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....	\$1,215 51
From rent of safes.....	18,131 32
	<u>\$19,346 83</u>

PAYMENTS.

For loans paid.....	\$5,000 00
For expenses, viz.:	
Salaries.....	\$7,197 60
Taxes.....	1,497 40
Other expenses.....	2,405 82
	<u>11,100 82</u>

Other payments, viz.:

New safes.....	\$720 00	
Vault and furniture.....	449 68	
		\$1,169 68
Cash on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day.....		2,076 33
		<u>\$19,346 83</u>

15. KNICKERBOCKER SAFE DEPOSIT COMPANY, NEW YORK CITY.

[358 Fifth avenue; incorporated 1901.]

CHARLES T. BARNEY, President.

JOSEPH T. BROWN, Treasurer

DIRECTORS.

CHARLES T. BARNEY,
JOSEPH T. BROWN,

FRED'K L. ELDRIDGE,

FRED'K G. BOURNE,
A. FOSTER HIGGINS.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
Electrical Securities Co., pfd.....	\$30,000 00	\$22,800 00	\$16,645 50	
				\$16,645 50
Vaults and safes, cost, \$94,188.41; estimated present value.....				84,188 41
Cash on deposit with banks or other moneyed institutions.....				1,556 59
				<u>\$102,390 50</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$1 0,000 00
Excess of assets over liabilities.....	2,390 50
	<u>\$102,390 50</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....	\$6,106 52
From rent of safes.....	21,008 40
From interest on loans, deposits and investments.....	1,341 22
From stocks and bonds sold, par value, \$20,000; amount received therefor.....	21,571 00
	<u>\$50,027 14</u>

PAYMENTS.

For dividends to shareholders.....	\$7,000 00
For expenses, viz.:	
Salaries.....	\$2,664 88
Taxes and repairs on building.....	3,916 75
Rent of building.....	4,320 00
Other expenses.....	1,496 78
	<u>12,398 41</u>

Other payments, viz.:

Completion of vaults.....	\$6,422 14	
Purchase of stocks.....	22,650 00	
		\$29,072 14
Cash on hand and in banks or other moneyed institutions December, 31 1905, after transactions of the day.....		1,556 59
		<u>\$50,027 14</u>

16. LINCOLN SAFE DEPOSIT COMPANY, NEW YORK CITY.

[32-42 East Forty-second street; incorporated 1881.]

THOMAS L. JAMES, President.

JOHN R. VAN WORMER, Secretary.

DIRECTORS.

THOMAS L. JAMES,
JAMES D. LAYNG,
PERCIVAL KUHNE,
W. K. VANDERBILT, JR.,

MATH. C. D. BORDEN,
E. V. W. ROSSITER,
E. E. OLCOTT,

F. W. VANDERBILT,
JAMES STILLMAN,
F. EGERTON WEBB,
JOSEPH P. GRACE.

FINANCIAL.

RESOURCES.

Real estate, cost, \$1,720,000; estimated present value.....	\$1,720,000 00
Vaults and safes, cost, \$80,000; estimated present value.....	80,000 00
Cash on deposit with banks or other moneyed institutions.....	47,401 07
Safe rentals due and accrued.....	11,824 16
Silver storage due and accrued.....	22,443 38
Warehouse storage due and accrued.....	88,154 55
Amount of assets not included under any of the above heads, viz.:	
Supplies on hand.....	\$3,300 00
Amounts due from customers on account of charges advanced.....	4,027 86
	<u>7,327 86</u>
	<u>\$1,977,151 02</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Loans secured by bond and mortgage.....	800,000 00
Expenses incurred but unpaid.....	2,283 71
Excess of assets over liabilities.....	174,867 31
	<u>\$1,977,151 02</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....	\$29,765 59
From rent of that portion of the building not occupied by the company.....	34,564 88
From rent of safes.....	65,400 91
From storage of valuables the safety of which is guaranteed by the company.....	38,888 00
From warehouse storage.....	213,355 42
From interest on loans, deposits and investments.....	325 35
From all other sources, viz.: Customers, on account of charges advanced collected.....	12,767 35
	<u>\$395,067 50</u>

PAYMENTS.

For interest on bonds, loans and mortgages.....		\$32,000 00
For dividends to shareholders.....		55,000 00
For expenses, viz.:		
Salaries.....	\$104,745 75	
Taxes and repairs on building.....	22,604 70	
Other expenses.....	62,701 36	
		190,051 81
Other payments, viz.:		
Construction of addition.....	\$58,102 01	
Customers on account of charges advanced.....	12,512 61	
		70,614 62
Cash on hand and in banks or other moneyed institutions Decem- ber 31, 1905, after transactions of the day.....		47,401 07
		<u>\$395,067 50</u>

17. LONG ISLAND SAFE DEPOSIT COMPANY, BROOKLYN.

[262 Fulton street; incorporated 1867.]

CLEMENT LOCKITT, President.

JOHN A. DITMAS, Secretary.

DIRECTORS.

DANIEL D. WHITNEY,	EDWARD D. WHITE,	CLEMENT LOCKITT,
WM. M. VAN ANDEN,	JOHN DITMAS, Jr.,	JOHN BUNGE,
HENRY E. HUTCHINSON,	DESMOND DUNNE,	STEPHEN VALENTINE,
VAN BRUNT BERGEN,	BENJAMIN D. HICKS,	CHAS. E. TEALE,
MATTHEW DEAN,	C. R. HETFIELD,	THOMAS McCANN,
SILAS B. DUTCHER,	JOHN A. DITMAS,	WALTER LOCKITT,
AUGUSTUS VAN IDERSTINE,	SARSFIELD E. YOUNG,	GEORGE P. BERGEN,
JOHN D. DITMAS,	JOHN L. HEINS,	JOHN J. SPOWERS,
LUDWIG NISSEN,		D. IRVING MEAD.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$30,000 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
City of Brooklyn, bonds	\$20,000 00	\$20,000 00	\$20,000 00	
City of New York, bonds.....	30,000 00	30,000 00	30,000 00	
	<u>\$50,000 00</u>	<u>\$50,000 00</u>	<u>\$50,000 00</u>	
				50,000 00
Real estate, cost, \$47,940.95; estimated present value.....				15,000 00
Safes, furniture and fixtures, cost, \$25,600; estimated present value.....				14,000 00
Cash on deposit with banks or other moneyed institutions.....				2,502 24
				<u>\$111,502 24</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Other loans (note due Brooklyn Bank).....	1,000 00
Other liabilities not included under any of the above heads, viz.:	
57th dividend, due January 2, 1906.....	2,500 00
Excess of assets over liabilities.....	8,002 24
	<u>\$111,502 24</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....	\$2,581 06
From rent of that portion of the building not occupied by the company.....	385 00
From rent of safes.....	10,225 75
From storage of valuables the safety of which is guaranteed by the company.....	1,601 00
From interest on loans, deposits and investments.....	2,740 19
From stocks and bonds sold, par value, \$27,000; amount received therefor.....	27,341 88
From loans (note discounted Brooklyn Bank).....	1,000 00
	<u>\$45,874 88</u>

PAYMENTS.

For dividends to shareholders.....	\$5,000 00
For expenses, viz.:	
Salaries.....	\$4,640 00
Taxes.....	373 64
Rent of building.....	2,000 00
Other expenses, disbursements.....	1,115 48
	<u>8,129 12</u>
Other payments, viz.:	
Advertising.....	\$93 52
Tax on capital.....	150 00
Purchase of bonds and mortgages, Title Guar. & Trust Co., 44 per cent. net, guaranteed, free from all taxes..	30,000 00
	<u>30,243 52</u>
Cash on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day.....	2,502 24
	<u>\$45,874 88</u>

18. MADISON SAFE DEPOSIT COMPANY, NEW YORK CITY.

[208 Fifth avenue; incorporated 1903.]

HENRY R. WILSON, President.

ROBERT C. LEWIS, Treasurer.

DIRECTORS.

HENRY R. WILSON,
JOHN D. HICKS,
CLARENCE H. KELSEY,
B. AYMAR SANDS,

FRANK TILFORD,
CHARLES F. HOFFMAN,
JOHN HARSEN RHOADES,
LOUIS STERN,
OWEN WARD.

JOHN B. DENNIS,
ABRAM M. HYATT,
WILLIAM SALOMON,
SAMUEL D. STYLES,

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
N. Y. & Queens Elec. Lt. & Pr. Co., pfd.	\$17,500 00	\$16,275 00	\$15,750 00
Manhattan Elec. R. R. Co.....	20,000 00	32,500 00	33,200 00
Schwarzschild & Sulzberger, notes.....	10,000 00	10,000 00	10,000 00
	<u>\$47,500 00</u>	<u>\$58,775 00</u>	<u>\$58,950 00</u>
			\$58,950 00

Vaults and safes, cost, \$42,881.04; estimated present value. . . .	\$42,881 04
Furniture and fixtures, cost, \$1,553.07; estimated present value. . . .	1,553 07
Loans on collaterals and personal securities.	2,500 00
Cash on deposit with banks or other moneyed institutions.	7,011 95
Safe rentals due and accrued.	687 00
Silver storage due and accrued.	191 00
Amount of assets not included under any of the above heads, viz.:	
Rent paid in advance.	\$166 67
Interest accrued.	183 33
	<u>350 00</u>
	<u><u>\$114,124 06</u></u>

LIABILITIES.

Capital stock paid in, in cash.	\$100,000 00
Expenses incurred but unpaid.	10 50
Other liabilities not included under any of the above heads, viz.:	
Taxes accrued.	203 52
Excess of assets over liabilities.	13,910 04
	<u>\$114,124 06</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.	\$22,498 19
From rent of safes.	6,893 42
From storage of valuables the safety of which is guaranteed by the company, and from silver storage.	631 95
From interest on loans, deposits and investments.	1,879 05
From stocks and bonds sold, par value, \$51,000; amount received therefor.	51,190 00
From all other sources, viz.:	
For sale of rights on pfd. stock of Atch., Top. & Santa Fe Ry. Co.	\$131 50
For sundries.	20 30
	<u>151 80</u>
	<u><u>\$83,244 41</u></u>

PAYMENTS.

For expenses, viz.:	
Salaries.	\$3,718 03
Taxes and repairs on building.	257 03
Rent of building.	1,583 34
Other expenses.	1,098 81
	<u>\$6,657 21</u>
Other payments, viz.:	
For notes purchased.	\$10,000 00
For stocks purchased.	55,040 00
For vaults and safes.	2,024 75
For rebate on safe rentals.	10 50
For loan on collateral.	2,500 00
	<u>69,575 25</u>
Cash on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day.	7,011 95
	<u><u>\$83,244 41</u></u>

19. MAIDEN LANE SAFE DEPOSIT COMPANY, NEW YORK CITY.

[170 Broadway; incorporated 1903.]

C. G. ALFORD, President.

MAURICE MAAS, Secretary.

DIRECTORS.C. G. ALFORD,
MILTON P. BAGG,
HIRAM A. BLISS,
W. F. CARLTON,G. W. FAIRCHILD,
W. M. K. OLCOTT,
AUGUST OPPENHEIMER,
A. K. SLOAN,
LEOPOLD STERN.A. L. STRASBURGER,
DAVID C. TOWNSEND,
JOSEPH H. WARD,
LOUIS WINDMULLER,**FINANCIAL.****RESOURCES.**

Vaults and safes, cost, \$95,209.39; estimated present value.....	\$95,209 39
Furniture and fixtures, cost, \$14,717.19; estimated present value, ...	14,717 19
Cash on deposit with banks or other moneyed institutions.....	951 04
Cash on hand.....	214 35
Safe rentals due and accrued.....	427 50
	\$111,519 47

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Excess of assets over liabilities.....	11,519 47
	\$111,519 47

CASH TRANSACTIONS DURING THE YEAR 1905.**RECEIPTS.**

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....	\$12,205 75
From rent of that portion of the building not occupied by the company.....	1,813 75
From rent of safes.....	6,230 81
From storage of valuables the safety of which is guaranteed by the company.....	1,638 00
From interest on loans, deposits and investments.....	205 63
From all other sources, viz.: Key account.....	11 15
	\$22,105 09

PAYMENTS.**For expenses, viz.:**

Salaries.....	\$8,483 30
Taxes and repairs on building.....	1,017 03
Rent of building.....	7,880 00
Other expenses.....	3,030 73
	\$20,211 15

Other payments, viz.: Vaults, furniture and fixtures, etc.....	728 55
Cash on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day.....	1,165 39
	\$22,105 09

20. THE MERCANTILE SAFE DEPOSIT COMPANY, NEW YORK CITY.

[120 Broadway; incorporated 1875.]

LYMAN RHOADES, President.

GEORGE BOSCOWEN, Treasurer.

DIRECTORS.LYMAN RHOADES,
JAMES H. HYDE,
LYMAN RHOADES, Jr.,WM. H. MCINTYRE,
JAMES T. BOOTHROYD,
T. H. BOARDMAN,WM. GIBLIN,
E. M. BILLINGS,
C. B. ALEXANDER.**FINANCIAL.****RESOURCES.**

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
City of New York, sch. bonds.....	\$100,000 00	\$100,000 00	\$100,000 00	
City of New York, corp. stk. bonds.....	100,000 00	102,250 00	102,250 00	
City of New York, corp. stk., s. h.....	100,000 00	102,250 00	102,250 00	
	<u>\$300,000 00</u>	<u>\$304,500 00</u>	<u>\$304,500 00</u>	\$304,500 00
Loans on collaterals and personal securities.....				5,000 00
Cash on deposit with banks or other moneyed institutions.....				7,133 07
Cash on hand.....				649 21
Safe rentals due and accrued.....				3,631 88
Silver storage due and accrued.....				255 36
Amount of assets not included under any of the above heads, viz.:				
Business and good will.....			\$200,000 00	
Due from vaults.....			5,625 00	
Mercantile Burglar Alarm Co.....			3,950 58	
Interest due and accrued.....			1,666 66	
				<u>211,242 24</u>
				<u><u>\$532,411 76</u></u>

LIABILITIES.

Capital stock paid in, in cash.....	\$300,000 00
Other loans.....	210,000 00
Excess of assets over liabilities.....	22,411 76
	<u><u>\$532,411 76</u></u>

CASH TRANSACTIONS DURING THE YEAR 1905.**RECEIPTS.**

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....	\$9,482 10
From rent of that portion of the building not occupied by the company.....	12,000 00
From rent of safes.....	133,637 19
From storage of valuables the safety of which is guaranteed by the company.....	2,193 05
From silver storage.....	61 66
From warehouse storage.....	501 77
From interest on loans, deposits and investments.....	1,439 98
From loans.....	5,000 00
From all other sources, viz.: Vaults.....	53,724 49
	<u><u>\$218 040 24</u></u>

PAYMENTS.

For dividends to shareholders.....	\$108,000 00
For expenses, viz.:	
Salaries.....	\$50,958 61
Taxes and repairs on building.....	2,175 00
Rent of building.....	35,728 62
Other expenses.....	13,395 73
	102,257 96
Cash on hand and in banks or other moneyed institutions Decem- ber 31, 1905, after transactions of the day.....	7,782 28
	<u>\$218,040 24</u>

21. MERCHANTS' SAFE DEPOSIT COMPANY, NEW YORK CITY.

[260 West Broadway; incorporated 1897.]

JOHN T. SPROULL, President.

D. S. WALTON, Treasurer.

DIRECTORS.

ETHAN ALLEN
JULIUS KAUFMANN,
DAVID M. LOOK,

MALCOLM STUART
J. MAUS SCHERMERHORN,
D. S. WALTON,
CHARLES T. BARNEY.

VALENTINE P. SNYDER,
FRED'K L. ELDRIDGE,
JOHN T. SPROULL,

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Penn. R. R.....	\$5,000 00	\$7,200 00	\$6,421 87
Reading Co., 1st pref....	2,500 00	2,300 00	2,200 00
U. S. Cast Iron Pipe & Foundry Co., pfd....	13,000 00	12,090 00	11,217 50
Erie, 1st pfd.....	2,000 00	1,600 00	1,662 50
South'n Ry. Co., pfd....	1,000 00	1,000 00	996 25
	<u>\$23,500 00</u>	<u>\$24,190 00</u>	<u>\$22,498 12</u>
Vaults and safes, cost, \$68,249.10; estimated present value.....			\$22,498 12
Furniture and fixtures, cost, \$7,533.16; estimated present value.....			6,733 16
Cash on deposit with banks or other moneyed institutions.....			998 66
Cash on hand.....			75 56
Safe rentals due and accrued.....			310 00
Silver storage due and accrued.....			78 25
Warehouse storage due and accrued.....			50 25
Tin boxes on hand.....			1,478 35
			<u>\$100,471 45</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Excess of assets over liabilities.....	471 45
	<u>\$100,471 45</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....	\$1,301 77
From rent of safes.....	6,649 39
From silver storage and warehouse storage.....	298 75
From interest on loans, deposits and investments.....	1,535 20
From stocks and bonds sold, par value, \$13,200; amount received therefor.....	11,428 00
	<u>\$21,213 11</u>

PAYMENTS.

For expenses, viz.:

Salaries.....	\$3,112 00
Taxes.....	210 30
Rent of building.....	2,499 96
Locks and keys.....	13 66
Advertising.....	113 24
	<u>\$5,949 16</u>

Other payments, viz.:

Telephone rent, surety bonds and all expenses not above enumerated.....	\$313 48
Purchased U. S. Cast Iron Pipe & Foundry Co., pfd. stock.....	11,217 50
Purchased, Erie, 1st pfd. stock.....	1,662 50
Purchased South'n Ry., pfd. stock.....	996 25
	<u>14,189 73</u>

Cash on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day.....	1,074 22
	<u>\$21,213 11</u>

22. METROPOLITAN SAFE DEPOSIT COMPANY, NEW YORK CITY.

[3 East Fourteenth street; incorporated 1895.]

ROBERT J. HOGUET, President.

S. R. SMITH, Treasurer.

DIRECTORS.

R. ROSS APPLETON,
 GEORGE P. BERGEN,
 R. I. BREWSTER,
 ARNI BJORNSON,

F. T. BRAMAN,
 HOMER EATON,
 WALTER GEER,
 G. E. HUGGINS,
 R. J. HOGUET.

F. R. PENTZ,
 W. P. STYMUS, Jr.,
 S. R. SMITH,
 M. E. STERNE.

FINANCIAL.

RESOURCES.

Real estate, vaults, safes and furniture and fixtures.....	\$175,000 00
Cash on deposit with banks or other moneyed institutions.....	492 80
Cash on hand.....	60 67
Safe rentals due and accrued.....	1,685 51
Silver storage due and accrued.....	2,861 58
Amount of assets not included under any of the above heads, viz.:	
Rents of building, due.....	\$190 00
Drayage.....	3 93
	<u>193 93</u>
	<u>\$180,294 49</u>

LIABILITIES.

Capital stock paid in, in cash.....		\$100,000 00
Bonds of company outstanding.....		65,000 00
Interest accrued on bonds.....		650 00
Expenses incurred but unpaid.....		234 75
Other liabilities not included under any of the above heads, viz.:		
Taxes accrued, due.....	\$2,951 70	
Bills payable.....	2,500 00	
Key deposits.....	74 50	
Ground rent accrued.....	1,000 00	
		6,526 20
Excess of assets over liabilities.....		7,883 54
		<u>\$180,294 49</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....		\$744 50
For rent of that portion of the building not occupied by the company.....		11,384 93
From rent of safes.....		8,733 18
From storage of valuables the safety of which is guaranteed by the company, and from silver storage.....		2,410 50
From all other sources, viz.:		
Expenses.....	\$52 07	
Drayage.....	39 85	
Interest on overdue storage.....	14 40	
Key deposits.....	10 00	
Insurance.....	900 00	
Note discounted.....	2,500 00	
		3,516 32
		<u>\$26,789 43</u>

PAYMENTS.

From interest on bonds, etc.....		\$2,638 33
For dividends to shareholders.....		1,500 00
For expenses, viz.:		
Salaries.....	\$3,068 42	
Taxes and repairs on buildings.....	1,430 10	
Rent of ground.....	6,000 00	
Other expenses.....	2,844 77	
		13,943 29
Other payments, viz.:		
Insurance.....	\$1,379 14	
Commission.....	625 65	
Drayage.....	34 65	
Key deposits.....	0 50	
Heating and elevating.....	2,770 60	
Advertising.....	76 05	
Special expenses.....	2,550 00	
Cost of portion, charged to profit and loss.....	708 75	
		8,154 34
Cash on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day.....		553 47
		<u>\$26,789 43</u>

23. MOUNT VERNON SAFE DEPOSIT COMPANY, MOUNT VERNON.

[20 East First street; incorporated 1905.]

ARCHIBALD M. CAMPBELL, President.

DANIEL M. HOPPING, Treasurer.

DIRECTORS.ARCHIBALD M. CAMPBELL, ALBERT F. GESCHEIDT,
ANTHONY A. LISMAN,WM. B. RANDALL,
DANIEL M. HOPPING.**FINANCIAL.****RESOURCES.****Stock and bond investments, viz.:**

<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	<i>Book value.</i>	
Railroad securities.....	\$10,000 00	\$10,000 00	\$10,000 00	\$10,000 00
Cash on deposit with banks or other moneyed institutions.....				251 50
Safe rentals due and accrued.....				21 00
Silver storage due and accrued.....				56 50
Amount of assets not included under any of the above heads, viz.:				
Interest accrued on R. R. securities.....				200 00
				<u>\$10,529 00</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$10,000 00
Excess of assets over liabilities.....	529 00
	<u>\$10,529 00</u>

CASH TRANSACTIONS DURING THE YEAR 1905.**RECEIPTS.**

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....	\$10,000 00
From rent of safes.....	739 25
From silver storage.....	229 50
From interest on loans, deposits and investments.....	299 97
From all other sources, viz.:	
Profit on sale of Rock Island 4's.....	\$175 00
Sale of U. S. Steel Co.'s 5's.....	9,731 25
	<u>9,906 25</u>
	<u>\$21,174 97</u>

PAYMENTS.

For expenses, viz.:	
Salaries.....	\$90 00
Rent, vaults.....	750 00
Other expenses.....	320 97
	<u>\$1,160 97</u>
Other payments, viz.:	
For U. S. Steel Co.'s, 5's.....	\$9,762 50
For R. R. Securities, 4's.....	10,000 00
	<u>19,762 50</u>
Cash on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day.....	251 50
	<u>\$21,174 97</u>

24. NATIONAL SAFE DEPOSIT COMPANY OF NEW YORK, NEW YORK CITY.

[32 Liberty street; incorporated 1894.]

JAMES C. HOLDEN, President.

J. LYNCH PENDERGAST, Secretary and Manager.

DIRECTORS.

JOHN W. AUCHINCLOSS, JAMES C. HOLDEN,
THOS. L. CHADBOURNE, JR., ISAAC F. LLOYD,
JOHN A. FONDA,

ROBERT H. McCURDY,
THEO. W. MORRIS,
B. AYMAR SANDS.

FINANCIAL

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Bank of Manhattan Co.	\$3,500 00	\$10,850 00	\$6,510 00
Chic., Milw. & St. Paul, pfd.	20,000 00	37,800 00	30,692 81
New York, New Haven & Hartford	20,000 00	38,950 00	37,418 56
Pennsylv. R. R.	26,650 00	39,276 06	32,650 92
Brooklyn City	20,000 00	47,400 00	47,112 08
Union Pac., pfd.	20,000 00	19,900 00	15,168 28
Illinois Central	24,000 00	42,000 00	32,470 84
Cons. Gas Co.	25,000 00	45,250 00	46,201 25
South. Ry. Co., pfd.	10,000 00	10,025 00	7,762 50
Atch., Top. & S. Fe, pfd	10,000 00	10,500 00	9,553 48
Manhattan Ry. Co.	10,000 00	16,225 00	16,668 94
Reading Co., 1st pfd.	20,000 00	18,400 00	18,309 00
Balto. & Ohio, pfd.	10,000 00	9,850 00	9,712 50
City of New York	10,000 00	10,200 00	10,200 00
	<u>\$229,150 00</u>	<u>\$355,626 06</u>	<u>\$320,487 16</u>
Cash on deposit with banks or other moneyed institutions			\$320,487 16
Cash on hand			14,074 63
Safe rentals due and accrued			59 79
Silver storage due and accrued			358 11
Warehouse storage due and accrued			17 87
Warehouse storage due and accrued			252 60
Amount of assets not included under any of the above heads, viz.:			
Interest accrued			\$3,192 14
Burglar alarm service accrued			1,660 58
			<u>4,852 72</u>
			<u>\$340,102 88</u>

LIABILITIES.

Capital stock paid in, in cash	\$200,000 00
Expenses incurred but unpaid: Rent of premises	2,416 67
Excess of assets over liabilities	137,686 21
	<u>\$340,102 88</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day	\$6,617 66
For rent of safes	34,551 45
From silver storage	413 02
From warehouse storage	1,098 90
From interest on loans, deposits and investments	14,119 86
From stocks and bonds sold, par value, \$50,000; amount received therefor	66,327 28

From all other sources, viz.:

Burglar alarm service.....	\$2,906 08	
Rent of letter boxes.....	97 50	
Key registry.....	3 00	
		<u>\$3,006 58</u>
		<u>\$126,134 75</u>

PAYMENTS.

For dividends to shareholders.....		\$11,000 00
For expenses, viz.:		
Salaries.....	\$17,078 16	
Rent of building.....	14,500 00	
Other expenses.....	7,100 98	
		<u>38,679 14</u>
Other payments, viz.: Securities bought (par value, \$49,000)....		62,321 19
Cash on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day.....		14,134 42
		<u>\$126,134 75</u>

25. NEW AMSTERDAM SAFE DEPOSIT COMPANY, NEW YORK CITY.

[Broadway and 39th street; incorporated 1902.]

R. R. MOORE, President.

G. J. BAUMANN, Treasurer.

DIRECTORS.

C. T. BARNEY,
J. ROMAIN BROWN,
FRANK CURTIS,R. V. LEWIS,
R. R. MOORE,
C. W. MORSE,H. F. MORSE,
LOUIS STERN,
F. K. STURGIS.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
N. Y., N. H. & H. R. R.	\$22,000 00	\$44,840 00	\$46,411 66
New Amsterdam Nat'l Bank.....	5,000 00	25,000 00	27,576 70
Eastern Steamship Co.,	10,000 00	7,000 00	4,125 00
Mercantile Nat'l Bank.	6,800 00	18,020 00	19,040 00
	<u>\$43,800 00</u>	<u>\$94,860 00</u>	<u>\$97,153 36</u>
Vaults and safes, cost, \$34,750; estimated present value.....			30,000 00
Cash on deposit with banks or other moneyed institutions.....			7,561 92
Safe rentals due and accrued.....			2,016 50
			<u>\$136,731 78</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$125,000 00
Excess of assets over liabilities.....	11,731 78
	<u>\$136,731 78</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....	\$4,769 26
From rent of safes.....	9,917 20
From silver storage.....	299 25
From interest on loans, deposits and investments.....	4,020 44
From stocks and bonds sold, par value, \$20,000; amount received therefor.....	19,950 00
From all other sources, viz.: Charges advanced by customers...	40 90
	<u>\$38,997 05</u>

PAYMENTS.

For dividends to shareholders.....	\$5,000 00
For expenses, viz.:	
Salaries.....	\$3,579 84
Taxes and repairs on building.....	1,089 00
Rent of building.....	1,800 00
Other expenses.....	926 29
	<u>7,395 13</u>
Other payments, viz.: 68 shares Mercantile National Bank.....	19,040 00
Cash on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day.....	7,561 92
	<u>\$38,997 05</u>

26. NEW ROCHELLE SAFE DEPOSIT COMPANY, NEW ROCHELLE.

[264 and 266 Main street; incorporated 1902.]

WM. W. BISSELL, President.

HENRI J. VAN ZELM, Secretary.

DIRECTORS.

SAMUEL C. KNAPP,
ALONZO GUEST
ROBERT P. CARPENTER,J. ADDISON YOUNG,
JAMES GIBSON, Jr.,THOMAS S. DRAKE,
WINFIELD S. SPENCER,
WILLIAM W. BISSELL.

FINANCIAL.

RESOURCES.

Vaults and safes, cost, \$10,914; estimated present value.....	\$10,914 00
Furniture and fixtures, estimated present value.....	550 30
Cash on deposit with banks or other moneyed institutions.....	1,397 93
Safe rentals due and accrued.....	40 00
Silver storage due and accrued.....	239 63
	<u>\$13,141 86</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$10,000 00
Excess of assets over liabilities.....	3,141 86
	<u>\$13,141 86</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....	\$650 83
From rent of safes.....	952 00
From storage of valuables the safety of which is guaranteed by the company.....	668 00
	<u>\$2,270 83</u>

PAYMENTS.

For expenses, viz.:	
Salaries.....	\$120 00
Rent of building.....	600 00
Other expenses.....	152 90
	<u>\$872 90</u>
For loans paid.....	\$872 90
Cash on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day.....	1,397 93
	<u>\$2,270 83</u>

27. THE NEW YORK PRODUCE EXCHANGE SAFE DEPOSIT AND STORAGE COMPANY, NEW YORK CITY.

(Cor. Whitehall and Stone streets; incorporated 1883.)

WM. H. PEARSON, Vice-President.

S. G. BAYNE, Treasurer.

DIRECTORS.

S. G. BAYNE,
HENRY A. MCGEE,
DANIEL O'DAY,
WM. H. PEARSON,

JOHN A. HANCE,
THOMAS A. MCINTYRE,
ALEXANDER E. ORR,
E. PARMALEE PRENTICE,
JOHN SINCLAIR.

CHARLES W. HARKNESS,
WILLIAM A. NASH,
FORREST H. PARKER,
GUSTAV H. SCHWAB,

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York, bridge bonds.....	\$10,000 00	\$10,000 00	\$10,000 00
Vaults and safes, cost, \$128,868.37; estimated present value....			128,868 37
Furniture and fixtures, cost, \$42,164.21; estimated present value.			16,558 19
Cash on deposit with banks or other moneyed institutions.....			12,030 86
Amount of assets not included under any of the above heads, viz.:			
Certif. of membership N. Y. Produce Exchange.....			50 00
			<u>\$167,507 42</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$150,000 00
Expenses incurred but unpaid.....	2,416 67
Other liabilities not included under any of the above heads, viz.:	
Key deposits.....	1,378 00
Excess of assets over liabilities.....	13,712 75
	<u>\$167,507 42</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

on hand and in banks or other moneyed institutions January 1905, before transactions of the day	\$14,539 82
rent of safes	40,388 51
storage of valuables the safety of which is guaranteed by the company	708 16
warehouse storage	13,939 75
interest on loans, deposits and investments	1,399 24
stocks and bonds sold, par value, \$44,000; amount received therefor	43,930 98
all other sources, viz.:	
Lost keys	\$30 50
Key deposits	67 00
Lundries	45 00
	142 50
	<u>\$115,048 96</u>

PAYMENTS.

dividends to shareholders	\$21,000 00
expenses, viz.:	
Salaries	\$13,447 18
Taxes and repairs on building	760 10
Rent of building	13,500 00
Other expenses	7,398 62
	35,105 90
Other payments, viz.:	
Construction	\$16,289 14
Safe vaults and safes	19,737 49
Office furniture	948 07
Bonds, New York city, 3½ per cent	9,937 50
	46,912 20
on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day	12,030 86
	<u>\$115,048 96</u>

QUEENS COUNTY SAFE DEPOSIT COMPANY, LONG ISLAND CITY.

[Borden avenue and Front street; incorporated 1897.]

F. HAVEMEYER, President.

WALTER E. FREW, Treasurer.

DIRECTORS.

F. HAVEMEYER,
WALTER E. FREW,

WM. A. NASH,
JOHN B. WOODRUFF,
J. HARVEY WOODHALL.

G. J. GARRETSON,
EMANUEL LEHMAN,

FINANCIAL.

RESOURCES.

Stocks and bond investments, viz.:

Stocks and bonds.	Par value.	Estimated market value.	Book value.
Long Island City & Hoboken Ferry Co. gen. mtg.	\$1,000 00	\$1,070 00	\$1,001 25
Long Island City & Hoboken Ferry Co. Steel Corp'n.	1,000 00	960 00	830 00
Long Island City & Hoboken Ferry Co. gen. fund.	3,000 00	2,400 00	2,340 00
Long Island City & Hoboken Ferry Co. Rock Is. & R. R.	2,000 00	1,800 00	1,787 50
Long Island City & Hoboken Ferry Co. Elec. R. R. Co., gen. mtg.	\$7,000 00	\$6,230 00	\$5,958 75
			<u>\$5,958 75</u>

Vaults and safes, cost, \$10,000; estimated present value.....	\$4,500 00
Cash on deposit with banks or other moneyed institutions.....	- 335 07

\$10,493 82

LIABILITIES.

Capital stock paid in, in cash.....	\$10,000 00
Excess of assets over liabilities.....	493 82

\$10,493 82

CASH TRANSACTIONS DURING THE YEAR 1905.**RECEIPTS.**

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....	\$281 47
From rent of safes.....	1,085 00
From warehouse storage.....	88 50
From interest on loans, deposits and investments.....	240 00

\$1,694 97

PAYMENTS.**Other payments, viz.:**

Supt. of Banks.....	\$26 00
Treas. State of N. Y.....	15 00
L. I. Star Pub. Co.....	11 40
Bonds purchased.....	1,607 50

\$1,659 90

Cash on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day.....	35 07
---	-------

\$1,694 97

29. SAFE DEPOSIT COMPANY OF NEW YORK, NEW YORK CITY.

[140-146 Broadway; incorporated 1861.]

GEORGE H. SOUTHARD, President

WILLIAM A. MITCHELL, Secretary.

DIRECTORS.

GEORGE H. SOUTHARD,	JOSEPH T. LOW,	JOHN F. HALSTED,
WILLIAM H. HOLLISTER,	PETER B. WYCKOFF,	WILLIAM N. CRANE,
FRANCIS M. JENCKS,	FREDERICK B. SCHENCK,	WILLIAM H. WALLACE,
GEORGE M. OLCOTT,	ROBERT B. WOODWARD,	GEO. H. SOUTHARD, JR.,
	WILHELMUS MYNDERSE,	

FINANCIAL.**RESOURCES.****Stock and bond investments, viz.:**

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
City of New York.....	\$40,000 00	\$41,000 00	\$40,000 00
City of New York.....	8,000 00	7,800 00	8,000 00
Second Ave. R. R. Co.....	10,000 00	21,000 00	20,700 00
Consolidated Gas Co.....	10,000 00	17,700 00	19,800 00
Brooklyn Union Gas Co.....	10,000 00	18,000 00	21,000 00
Southern Pacific Co., pfd.....	10,000 00	11,800 00	11,925 00
Amt. Beet Sugar Co., pfd.....	20,000 00	17,800 00	17,025 00
	\$108,000 00	\$135,100 00	\$138,450 00

\$138,450 00

Vaults and safes and furniture and fixtures.....	\$84,286 12
Loans on collaterals and personal securities.....	5,000 00
Cash on deposit with banks or other moneyed institutions.....	3,800 65
Cash on hand.....	52 35
	<u>\$231,589 12</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Excess of assets over liabilities.....	131,589 12
	<u>\$231,589 12</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....	\$4,436 94
From rent of that portion of the building not occupied by the company.....	2,500 00
From rent of safes.....	53,021 19
From storage of valuables the safety of which is guaranteed by the company and from silver storage.....	768 25
From interest on loans, deposits and investments.....	5,983 15
From stocks and bonds sold, book value, \$12,121.31; amount received therefor, \$13,231.34.....	1,110 03
From all other sources, viz.: Property sold.....	9,578 32
	<u>\$77,397 88</u>

PAYMENTS.

For dividends to shareholders.....	\$4,000 00
For expenses, viz.:	
Salaries.....	\$19,109 81
Rent of building.....	15,000 00
Other expenses.....	10,537 63
	<u>44,647 44</u>
Other payments, viz.:	
Vaults and fixtures.....	\$2,872 44
Investments.....	22,025 00
	<u>24,897 44</u>
Cash on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day.....	3,853 00
	<u>\$77,397 88</u>

30. SECURITY SAFE DEPOSIT COMPANY OF BUFFALO, BUFFALO.

[1 Elliott Square; incorporated 1899.]

GEORGE R. TELLER, President.

FREDERICK TRUSCOTT, Treasurer.

DIRECTORS.

MARTIN CAREY,
CHAS. W. GOODYEAR,
HENRY J. PIERCE,
GEO. R. TELLER,

JOHN H. COWING,
WM. H. GRATWICK,
JACOB F. SCHOELLKOPF, Jr.,
FREDERICK TRUSCOTT,
CHAS. R. WILSON,
WM. ENDICOTT, Jr.,
CHAS. H. KEEP,
CHARLETON SPRAGUE,
GIBSON T. WILLIAMS,

FINANCIAL.

RESOURCES.

Vaults and safes, cost, \$129,621.33; estimated present value....	\$145,986 58
Furniture and fixtures, cost, \$4,257.73; estimated present value.....	4,257 73
Cash on deposit with banks or other moneyed institutions.....	870 92
Cash on hand.....	274 59
Safe rentals due and accrued.....	685 00
Silver storage due and accrued.....	685 80
Warehouse storage due and accrued (cold storage).....	463 51
Amount of assets not included under any of the above heads, viz.:	
Special patrolmen's badges.....	\$4 00
Sundry sources.....	26 40
	<u>26 40</u>
	<u><u>\$153,250 53</u></u>

LIABILITIES.

Capital stock paid in, in cash.....	\$150,000 00
Other loans.....	2,500 00
Expenses incurred but unpaid.....	5 25
Excess of assets over liabilities.....	745 28
	<u><u>\$153,250 53</u></u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....	\$722 17
From rent of safes.....	4,663 70
From silver storage.....	1,015 30
From warehouse storage (cold storage).....	4,710 88
From interest on loans, deposits and investments.....	13 71
From all other sources, viz.:	
Sale of N. P. R. R., bond.....	\$766 00
Sale of furniture and fixtures.....	75 95
Notary fees.....	50
Telephone messages.....	14 35
Drilling safe.....	3 50
Note discounted.....	2,500 00
	<u>3,360 30</u>
	<u><u>\$14,486 06</u></u>

PAYMENTS.

For interest on bonds, loans and mortgages.....	\$46 88
For expenses, viz.:	
Salaries.....	\$5,091 00
Taxes and repairs on building.....	150 29
Rent of building.....	3,250 00
Other expenses.....	2,978 28
	<u>11,469 57</u>
Other payments, viz.: Additions and improvements.....	1,824 10
Cash on hand and in banks or other moneyed institutions December, 31, 1905, after transactions of the day.....	1,145 51
	<u><u>\$14,486 06</u></u>

31. SECURITY SAFE DEPOSIT COMPANY OF TROY, TROY.

[Grand street; incorporated 1903.]

SEYMOUR VAN SANTVOORD, President.

FRANK E. NORTON, Treasurer.

DIRECTORS.

CHARLES CLEMINSHAW,	ROBERT CLUETT, JR.,	JOHN DON,
FRANK F. HOWE,	GEO. P. IDF,	EDWARD MURPHY, 2d
JAMES O'NEIL,	S. A. PETERSON,	JAS. K. P. PINE,
M. D. SCHOONMAKER,	GEO. A. STONE,	S. VAN SANTVOORD,
	W. H. VAN SCHOONHOVEN,	

FINANCIAL.

RESOURCES.

Real estate, cost, \$58,579.10; estimated present value.....	\$58,579 10
Vaults and safes, cost, \$31,000.37; estimated present value....	31,000 37
Furniture and fixtures, cost, \$1,564.65; estimated present value.	1,564 65
Cash on deposit with banks or other moneyed institutions.....	71 70
Safe rentals due and accrued.....	62 50
Silver storage due and accrued.....	7 00
Warehouse storage due and accrued.....	50 00
Amount of assets not included under any of the above heads, viz.: Profit and loss, \$3,784.18; less due from safe rentals, silver and warehouse storage.....	3,664 68
	<u>\$95,000 00</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$50,000 00
Other loans.....	45,000 00
	<u>\$95,000 00</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day	\$568 19
From rent of safes.....	2,396 80
From silver storage.....	206 00
From warehouse storage.....	30 00
From interest on loans, deposits and investments.....	13 92
From all other sources, viz.: Loans to company.....	15,000 00
	<u>\$18,214 91</u>

PAYMENTS.

For loans paid.....	\$14,000 00
For interest on bonds, loans and mortgages.....	1,746 06
For expenses, viz.:	
Salaries.....	\$600 00
Taxes and repairs on building.....	1,086 75
Other expenses.....	410 40
	<u>2,397 15</u>
Cash on hand and in banks or other moneyed institutions Decem- ber 31, 1905, after transactions of the day.....	71 70
	<u>\$18,214 91</u>

32. STANDARD SAFE DEPOSIT COMPANY OF NEW YORK, NEW YORK CITY.

[25 Broad street; incorporated 1901.]

WM. C. LANE, President.

E. M. F. MILLER, Treasurer.

DIRECTORS.PAUL D. CRAVATH,
FREDERICK SOUTHACK,
WILLIAM C. LANE,FRANK K. STURGIS,
WILLIAM SALOMON,
GEORGE R. READ,LEVI C. WEIR,
LOUIS L. STANTON,
PLINY FISK.**FINANCIAL.****RESOURCES.**

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Penn. R. R. Co.	\$50,000 00	\$72,000 00	\$75,981 43
	<u>\$50,000 00</u>	<u>\$72,000 00</u>	<u>\$75,981 43</u>
Vaults and safes, cost, \$161,311.25; estimated present value. . . .			161,311 25
Furniture and fixtures, cost, \$2,931.40; estimated present value. . . .			2,931 40
Cash on deposit with banks or other moneyed institutions.			1,569 31
Safe rentals due and accrued.			2,720 01
Warehouse storage due and accrued.			1 75
Tin boxes on hand.			1,729 48
			<u>\$246,244 63</u>

LIABILITIES.

Capital stock paid in, in cash.	\$200,000 00
Other loans.	15,000 00
Excess of assets over liabilities.	31,244 63
	<u>\$246,244 63</u>

CASH TRANSACTIONS DURING THE YEAR 1905.**RECEIPTS.**

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.	\$9,711 81
From rent of safes.	39,534 46
From silver storage.	195 75
From warehouse storage.	210 50
From interest on loans, deposits and investments.	3,093 72
From all other sources, viz.:	
Repairs.	\$30 00
Sale of Penn. rights.	52 50
	<u>82 50</u>
	<u>\$52,828 74</u>

PAYMENTS.

For interest on bonds, loans and mortgages.	\$455 00
For dividends to shareholders.	22,000 00
For expenses, viz.:	
Salaries.	\$9,447 80
Taxes and repairs on building.	345 00
Rent of building.	12,000 00
Other expenses.	3,679 93
	<u>25,472 73</u>

Other payments viz :

Tin boxes.....	\$229 70
Furniture and fixtures.....	270 45
Vaults and safes.....	2,794 05
Rebate, unexpired term.....	37 50

\$3,331 70

Cash on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day.....

1,569 31**\$52,828 74****33. THIRTY-FOURTH STREET SAFE DEPOSIT COMPANY, NEW YORK.**

[41 West Thirty-fourth street; incorporated 1904.]

ELGIN R. L. GOULD, President.

CLINTON E. BRAINE, Treasurer.

DIRECTORS.WM. W. CASWELL,
HENRY W. SACKETT,

UDO FLEISCHMANN,

ELGIN R. L. GOULD,
WM. H. SEACH.**FINANCIAL.****RESOURCES.**

Real estate, cost, \$229,990; estimated present value.....	\$240,000 00
Vaults and safes, cost, \$23,386.65; estimated present value.....	21,000 00
Furniture and fixtures, cost, \$7,201.76; estimated present value.....	5,504 20
Cash on deposit with banks or other moneyed institutions.....	10,747 44
Safe rentals due and accrued.....	117 50
Silver storage due and accrued.....	21 25
	\$277,390 39

LIABILITIES.

Capital stock paid in, in cash.....	\$175,000 00
Loans secured by bond and mortgage.....	100,000 00
Interest due and accrued on loans.....	511 12
Excess of assets over liabilities.....	1,879 27
	\$277,390 39

CASH TRANSACTIONS DURING THE YEAR 1905.**RECEIPTS.**

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....	\$27,554 78
From rent of that portion of the building not occupied by the company.....	10,046 96
From rent of safes.....	767 75
From silver storage.....	29 25
From all other sources, viz.: Loans.....	100,000 00
	\$138,398 74

PAYMENTS.

For loans paid.....	\$100,000 00
For interest on bonds, loans and mortgages.....	4,511 11
For expenses, viz.:	
Salaries.....	\$2,305 50
Taxes and repairs on building.....	2,682 40
Other expenses.....	3,726 83
	8,714 73

Other payments, viz.:

Vaults.....	\$12,819 08	
Fixtures and furniture.....	1,606 38	
		\$14,425 46
Cash on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day		10,747 44
		\$138,398 74

34. UNITED STATES SAFE DEPOSIT COMPANY, NEW YORK CITY.

[Seventy-third street and Broadway; incorporated 1902.]

GEORGE M. CUMMING, President.

VICTOR ERLICHER, Treasurer.

DIRECTORS.

WILLIAM B. BOULTON,
C. C. CUYLER,GEO. M. CUMMING,
JAMES TIMPSON,
JOHN W. PLATTEN.DUMONT CLARKE,
ARTHUR TURNBULL.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
Chic., Mil. & St. Paul, pref.....	\$20,000 00	\$37,900 00	\$37,112 50	
N. Y. N. H. & H.....	10,000 00	19,650 00	19,331 25	
Reading, 1st, pfd.....	10,000 00	9,250 00	9,212 50	
	\$40,000 00	\$66,800 00	\$65,656 25	\$65,656 25
Vaults and safes, cost, \$37,942.34; estimated present value.....				37,942 34
Cash on deposit with banks or other moneyed institutions.....				5,067 89
Safe rentals due and accrued.....				273 00
Silver storage due and accrued.....				354 00
Amount of assets not included under any of the above heads, viz.:				
Accrued dividends on stocks.....				573 32
				\$109,866 80

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Excess of assets over liabilities.....	9,866 80
	\$109,866 80

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....	\$9,662 60
From rent of safes.....	2,725 50
From silver storage.....	967 10
From interest on loans, deposits and investments.....	2,154 94
From stocks and bonds sold, par value, \$30,000; amount received therefor.....	27,800 00
From all other sources, viz.: Proceeds from New Haven rights..	668 75
	\$43,878 89

PAYMENTS.

For dividends to shareholders.....		\$4,000 00
For expenses, viz.:		
Salaries.....	\$1,789 96	
Taxes and repairs on building.....	776 50	
Other expenses.....	4,619 54	
		7,186 00
Other payments, viz.:		
For Reading, 1st pfd.....	\$9,212 50	
For St. Paul, pfd.....	18,512 50	
		27,725 00
Cash on hand and in banks or other moneyed institutions Decem- ber 31, 1905, after transactions of the day.....		5,067 89
		<u>\$43,978 89</u>

35. VAN NORDEN SAFE DEPOSIT COMPANY, NEW YORK CITY.

[786 Fifth avenue; incorporated 1903.]

WARREN M. VAN NORDEN, President.

OTTO H. VAN NORDEN, Treasurer.

DIRECTORS.

WARNER VAN NORDEN, WARNER M. VAN NORDEN, W. F. HAVEMEYER,
HENRY F. SHOEMAKER, OTTO H. VAN NORDEN.

FINANCIAL.

RESOURCES.

Vaults and safes, cost, \$105,641.27; estimated present value ..	\$105,641 27
Furniture and fixtures, cost, \$7,000; estimated present value. .	7,000 00
Cash on deposit with banks or other moneyed institutions. . .	10,432 46
Safe rentals due and accrued.....	387 75
Silver storage due and accrued.....	353 49
Amount of assets not included under any of the above heads, viz.:	
Profit and loss account.....	1,185 03
	<u>\$125,000 00</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$125,000 00
	<u>\$125,000 00</u>

CASH TRANSACTIONS DURING THE YEAR 1905.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1905, before transactions of the day.....	\$2,703 56
From rent of safes.....	4,987 74
From silver storage.....	922 56
From interest on loans, deposits and investments.....	1,264 18
From all other sources, viz.:	
Expressage.....	\$31 05
Sale of New York City bonds.....	45,612 50
	<u>45,643 55</u>
	<u>\$55,521 59</u>

PAYMENTS.

For expenses, viz.:

Salaries.....	\$5,692 79	
Taxes and repairs on building.....	921 55	
Rent of building.....	7,500 00	
Other expenses.....	3,246 05	
		\$17,360 39

Other payments, viz.:

Purchase N. Y. City bonds.....	\$19,987 50	
Furniture and fixtures.....	7,000 00	
Accrued rentals and storage.....	741 24	
		27,728 74

Cash on hand and in banks or other moneyed institutions December 31, 1905, after transactions of the day.....		10,432 46
		<u>\$55,521 59</u>

SEMI-ANNUAL STATEMENT.

875

Statement of the Condition of the Safe Deposit Companies of the State of New York, July 1, 1905.

NAMES.	RESOURCES.					
	Stock investments.	Real estate.	Vaults and safes.	Furniture and fixtures.	Loans on collaterals.	Cash deposited.
Albany Safe Deposit and Storage Company, Albany	\$15,564 32	\$51,550 79	\$34,102 20	\$2,455 26		\$4,133 38
American Safe Deposit Company, New York	99,750 00	*400,000 00			\$900 00	1,797 29
Atlantic Safe Deposit Company, New York	89,722 30		10,308 82	200 00		1,964 41
Bankers' Safe Deposit Company, New York			78,948 29	10,381 31		23,046 52
Broadway Safe Deposit Company, New York						7,210 23
Brooklyn City Safe Deposit Company, Brooklyn		200,000 00				5,296 38
City Safe Deposit Company of Albany, N. Y.	19,453 93		27,974 12	3,549 92		1,018 53
Colonial Safe Deposit Company, New York			75,016 07	10,419 06		2,015 26
Federal Safe Deposit Company, New York			50,000 00	2,983 11		14,150 23
Fifth Avenue Safe Deposit Company, New York			25,000 00			117,288 85
Franklin Safe Deposit Company, Brooklyn			30,073 06			3,468 59
Frankfield Safe Deposit Company, New York		63,776 95	80,000 00	3,434 61		3,658 48
Hanover Safe Deposit Company, New York			81,186 21			1,892 94
Knickerbocker Safe Deposit Company, New York	15,566 50		90,000 00			8,028 15
Long Island Safe Deposit Company, New York		1,720,000 00	90,000 00			24,783 50
Madison Safe Deposit Company, New York	55,000 00	15,000 00	**15,000 00	1,653 07		26,393 19
Manhattan Safe Deposit Company, New York	54,886 00		42,327 21	14,550 14		12,870 50
Maiden Lane Safe Deposit Company, New York			95,117 33		5,000 00	8,350 21
Merchants' Safe Deposit Company, New York	304,500 00		98,249 10	7,533 16		29,983 35
Metropolitan Safe Deposit Company, Mount Vernon	9,702 50	*175,000 00				2,780 00
National Safe Deposit Company of New York, New York	318,996 23					12,378 30
New Amsterdam Safe Deposit Company, New York	97,153 36		32,000 00			383 61
New Rochelle Safe Deposit Company, New Rochelle			10,914 00	550 30		11,898 53
New York Produce Exchange Safe Deposit and Storage Company, New York	34,000 00		110,690 47	14,962 67		4,460 62
Queens County Safe Deposit Company, Long Island City	5,162 50		5,000 00			7,164 24
Safe Deposit Company of New York, New York	132,541 31		**84,049 32			53 72
Security Safe Deposit Company, Buffalo			145,894 07	4,302 18		6,758 52
Standard Safe Deposit Company of Troy		58,579 10	31,000 37	1,564 68		11 51
State Safe Deposit Company, New York	75,981 43		158,796 03	2,090 95		288 36
Third-fourth Street Safe Deposit Company, New York		60,000 00	8,000 00	400 00		5,535 47
United States Safe Deposit Company, New York	66,325 00	240,000 00	23,396 65	6,152 54		4,376 52
Van Nuden Safe Deposit Company, New York	19,967 50		37,761 34			12,878 90
Totals	\$1,560,298 79	\$2,983,906 84	\$1,206,515 61	\$88,172 93	\$5,900 00	\$305,796 53
						\$3,358 63

* Includes cash on hand

** Includes furniture and fixtures

* Includes vaults, safes and furniture and fixtures.

Statement of the Condition of the Safe Deposit Companies of the State of New York—(Continued).

NAMES.	RESOURCES.				LIABILITIES.		
	Safe rentals due and accrued.	Silver storage due and accrued.	Warehouse storage due and accrued.	Tin boxes.	Other assets.	Total resources.	Capital.
Albany Safe deposit and Storage Company, Albany.	\$896 00	\$604 75	\$1,092 50	.....	\$2,495 00	\$113,146 16	\$90,000 00
American Safe Deposit Company, New York.	2,089 00	2,336 00	.....	.....	131 88	406,454 17	200,000 00
Atlantic Safe Deposit Company, New York.	386 75	.....	.....	.....	750 60	103,796 95	100,000 00
Bakers Safe Deposit Company, New York.	.....	.....	.....	.....	.....	173,367 64	100,000 00
Brooklyn City Safe Deposit Company, Brooklyn.	405 00	1,600 00	102 20	.....	\$2,932 97	200,000 00	100,000 00
Brooklyn Safe Deposit Company of Albany, N. Y.	1,752 82	45 50	561 87	.....	1,719 22	120,576 33	50,000 00
CITY Safe Deposit Company, New York.	2,368 50	.....	.....	.....	.....	53,006 37	100,000 00
Colonial Safe Deposit Company, New York.	2,492 04	21 50	171 00	.....	20,068 92	116,343 16	100,000 00
Federal Avenue Safe Deposit Company, New York.	137 00	.....	.....	.....	\$2,713 43	100,033 64	100,000 00
Fifth Avenue Safe Deposit Company, Brooklyn.	.....	.....	.....	.....	.....	135,156 35	100,000 00
Fifth Street Safe Deposit Company, New York.	.....	.....	.....	.....	.....	121,744 03	100,000 00
Franklin Safe Deposit Company, New York.	3,661 25	3,566 75	1,758 55	.....	1,333 33	212,857 88	150,000 00
Gardner Safe Deposit Company, New York.	510 00	.....	.....	.....	.....	306,953 67	300,000 00
Hampden Safe Deposit Company, New York.	.....	.....	.....	.....	.....	104,780 86	300,000 00
Ketchikan Safe Deposit Company, New York.	16,494 27	20,980 19	100,837 87	.....	6,045 32	1,969,141 24	1,000,000 00
Lancaster Safe Deposit Company, Brooklyn.	.....	.....	.....	.....	.....	111,363 19	100,000 00
Long Island Safe Deposit Company, New York.	184 75	189 50	.....	.....	250 00	112,231 11	100,000 00
Middle Lane Safe Deposit Company, New York.	91 00	.....	.....	.....	.....	118,309 64	100,000 00
Minden Safe Deposit Company, New York.	3,340 75	436 44	140 00	.....	204,869 08	549,256 09	300,000 00
Merritt Safe Deposit Company, New York.	420 00	164 75	128 00	\$1,478 35	.....	100,576 23	100,000 00
Merrillman Safe Deposit Company, New York.	1,368 93	112,734 80	.....	.....	1,710 00	183,181 63	100,000 00
Metro Vernon Safe Deposit Company, Mount Vernon.	.....	35 50	.....	.....	.....	10,219 61	10,000 00
National Safe Deposit Company of New York, New York.	602 75	35 47	285 50	.....	4,206 02	336,572 30	200,000 00
Nationalterdam Safe Deposit Company, New York.	1,812 00	.....	.....	.....	.....	135,455 98	125,000 00
New Rochelle Safe Deposit Company, New Rochelle.	30 00	308 37	.....	.....	50 00	12,704 15	10,000 00
New York Produce Exchange Safe Deposit and Storage Company, New York.	.....	.....	.....	.....	.....	10,216 22	10,000 00
New York County Safe Deposit Company, Long Island City.	.....	.....	.....	.....	.....	223,897 88	100,000 00
Norfolk Safe Deposit Company, Buffalo.	842 00	743 24	3,433 19	.....	7 90	155,632 09	150,000 00
Quebec Safe Deposit Company, Troy.	82 50	44 00	.....	.....	.....	94,440 00	50,000 00
Second Safe Deposit Company of New York, New York.	1,977 11	.....	1 75	1,320 20	\$22,881 02	246,273 94	200,000 00
Seventh Safe Deposit Company, New York.	14,664 99	83 50	.....	.....	90,000 00	147,625 01	120,000 00
State Fourth Street Safe Deposit Company, New York.	95 00	5 00	.....	.....	.....	283,018 09	175,000 00
State Slater Safe Deposit Company, New York.	166 00	220 00	.....	.....	.....	107,861 70	100,000 00
Third Garden Safe Deposit Company, New York.	110 00	3 00	.....	.....	.....	131,231 66	125,000 00
Totals.	\$55,053 41	\$34,072 96	\$108,542 43	\$2,798 55	\$318,214 09	\$7,402,680 77	\$5,015,000 00

Includes warehouse storage. ¶ Deficit, \$2,832.97. ¶ Deficit, \$2,517.52.

Statement of the Condition of the Safe Deposit Companies of the State of New York—(Continued).

NAMES.	LIABILITIES.						Total liabilities.
	Excess of assets over liabilities.	Bonds outstanding.	Loans secured by bonds and mortgages.	Other loans.	Interest due and accrued on loans.	Expenses incurred but unpaid.	
Albany Safe Deposit and Storage Company, Albany.	\$23,086 66						\$59 50
American Safe Deposit Company, New York.	102,354 17	\$100,000 00			\$250 00	\$700 00	3,150 00
Atlantic Safe Deposit Company, New York.	2,070 14					1,720 81	
Bankers' Safe Deposit Company, New York.	73,387 04						
Brooklyn City Safe Deposit Company, Brooklyn.	3,459 65		\$50,000 00		333 34		1,583 34
City Safe Deposit Company of Albany, N. Y.	3,003 37						
Colonial Safe Deposit Company, New York.	10,343 16						
Federal Safe Deposit Company, New York.	30,989 68					33 64	
Fifth Avenue Safe Deposit Company, New York.	21,744 63						
Franklin Safe Deposit Company, Brooklyn.	50,575 25						4,166 67
Garfield Safe Deposit Company, New York.	853 57					2,708 61	573 52
Hanover Safe Deposit Company, New York.	4,780 86			\$5,000 00			
Knickerbocker Safe Deposit Company, New York.	15,047 44		\$80,000 00				
Lincoln Safe Deposit Company, New York.	8,893 10					3,614 94	9,478 86
Long Island Safe Deposit Company, Brooklyn.	11,482 11					2,500 00	2,500 00
Madison Safe Deposit Company, New York.	18,309 54					425 00	324 00
Maiden Lane Safe Deposit Company, New York.	44,256 69						
Mercantile Safe Deposit Company, New York.	15,701 92			205,000 00			
Metropolitan Safe Deposit Company, New York.	15,701 92	65,000 00			650 00	758 71	1,071 00
Mount Vernon Safe Deposit Company, Mount Vernon.	219 61						
National Safe Deposit Company of New York, New York.	134,155 63					2,416 67	
New Amsterdam Safe Deposit Company, New York.	10,455 98						
New Rochelle Safe Deposit Company, New Rochelle.	2,704 15						
New York Produce Exchange Safe Deposit and Storage Co., New York.	13,119 71					2,416 67	
Queens County Safe Deposit Company, Long Island City.	216 22						
Safe Deposit Company of New York, New York.	123,397 88						1,360 00
Security Safe Deposit Company, Buffalo.	2,558 98						
Security Safe Deposit Company of Troy.				2,500 00		573 11	
Standard Safe Deposit Company of New York, New York.	31,273 94			44,000 00			
State Safe Deposit Company, New York.	27,525 01			15,000 00	440 00		
Thirty-fourth Street Safe Deposit Company, New York.	7,232 09						
United States Safe Deposit Company, New York.	7,881 70	100,000 00			500 00	286 00	
Van Norden Safe Deposit Company, New York.	6,231 58						
Totals.	\$1,019,094 38	\$165,000 00	\$950,000 00	\$271,500 00	\$2,173 34	\$15,154 16	\$24,206 89
							\$7,462,660 77

REPORT ON DEPOSIT AND STORAGE COMPANIES.

Statement of the Condition of the Safe Deposit Companies of the State of New York, January 1, 1906.

NAMES	RESOURCES.					
	Bonds and mortgages.	Stock investments.	Real estate.	Vaults and safes.	Furniture and fixtures.	Loans on collaterals.
Albany Safe Deposit and Storage Company, Albany.		\$15,564 32	\$51,550 79	\$34,102 20	\$1,955 26	
American Safe Deposit Company, New York.			•400,000 00			
Atlantic Safe Deposit Company, New York.		99,907 18				
Bankers' Safe Deposit Company, New York.		89,722 30		60,368 82	2 00	
Brooklyn City Safe Deposit Company, Brooklyn.				78,908 29	10,381 31	
City Safe Deposit Company of Albany, N. Y.			200,000 00			
Colonial Safe Deposit Company, New York.		19,877 39		28,409 12	3,549 92	
Empire City Safe Deposit Company, New York.				75,791 67	10,419 06	
Federal Safe Deposit Company, New York.				28,584 69		
Fifth Avenue Safe Deposit Company, New York.				100,000 00	3,087 11	
Franklin Safe Deposit Company, Brooklyn.						
Garfield Safe Deposit Company, New York.				25,000 00		
Hanover Safe Deposit Company, New York.			63,776 95	90,073 00	3,590 88	
Knickbocker Safe Deposit Company, New York.				300,000 00		
Long Island Safe Deposit Company, Brooklyn.		16,648 50		84,188 41		
Madison Safe Deposit Company, New York.				80,000 00		
Maiden Lane Safe Deposit Company, New York.	\$30,000 00	50,000 00	1,720,000 00	42,881 04	14,000 00	
Mercantile Safe Deposit Company, New York.		58,950 00	15,000 00	95,209 39	1,553 07	
Merchants' Safe Deposit Company, New York.		304,500 00		105,133 07	14,717 19	
Metropolitan Safe Deposit Company, New York.		22,486 12	•175,000 00	68,249 10	6,733 16	
Mount Vernon Safe Deposit Company, Mount Vernon.						
National Safe Deposit Company, New York.		10,000 00				
New Amsterdam Safe Deposit Company, New York.		320,457 16				
New Rochelle Safe Deposit Company, New Rochelle.		97,153 36		30,000 00		
New York Produce Exchange Safe Deposit and Storage Company, New York.				10,914 00	550 30	
Queens County Safe Deposit Company, Long Island City.		10,000 00		128,808 37	16,558 19	
Safe Deposit Company of New York, New York.		5,958 75		4,500 00		
Security Safe Deposit Company, Buffalo.		138,450 00		••84,296 12		
Security Safe Deposit Company, Troy.				145,986 58	4,257 73	
Standard Safe Deposit Company of New York.		75,981 43	58,579 10	31,000 37	1,564 65	
Thirty-fourth Street Safe Deposit Company, New York.			240,000 00	161,311 25	2,931 40	
United States Safe Deposit Company, New York.		65,656 25		21,000 00	5,504 20	
Van Norden Safe Deposit Company, New York.				37,942 34		
				105,141 27	7,000 00	
Totals	\$30,000 00	\$1,070,518 76	\$2,923,900 84	\$1,953,246 09	\$108,553 43	\$16,500 00
						\$219,766 92

* Includes vaults, safes and furniture and fixtures. ** Includes furniture and fixtures.

Statement of the Condition of the Safe Deposit Companies of the State of New York—(Continued).

ANNUAL STATEMENT.

879

NAMES.	RESOURCES.					LIABILITIES.	
	Cash on hand.	Safe rentals due and accrued.	Silver storage due and accrued.	Warehouse storage due and accrued.	Tin boxes.	Other assets.	Total resources. Capital.
Albany Safe Deposit and Storage Company, Albany	\$186 72	\$718 50	\$315 25	\$1,003 20		\$522 00	\$111,134 97
American Safe Deposit Company, New York	100 00	1,925 00	3,340 90			3,297 09	409,891 53
Atlantic Safe Deposit Company, New York	24 47	583 00				1,064 37	108,258 63
Bankers' Safe Deposit Company, New York							172,860 97
Broadway Safe Deposit Company, New York		415 00	125 70			11,045 29	100,000 00
Brooklyn City Safe Deposit Company, Brooklyn	200 94	1,599 90	996 50	231 30		208,637 62	100,000 00
City Safe Deposit Company of Albany, N. Y.	5 00	734 87	95 00			53,712 38	50,000 00
Colonial Safe Deposit Company, New York	124 53	2,530 08		166 75		116,673 40	100,000 00
Empire City Safe Deposit Company, New York						113,665 10	100,000 00
Federal Safe Deposit Company, New York	29 03	929 03	54 50			137,191 76	100,000 00
Fifth Avenue Safe Deposit Company, New York						125,771 64	100,000 00
Franklin Safe Deposit Company, Brooklyn						213,462 42	100,000 00
Garfield Safe Deposit Company, New York	38 15	3,402 40	3,702 40	2,530 92		4,163 33	306,212 21
Hempstead Safe Deposit Company, New York	50 83	545 00				102,390 60	100,000 00
Knickbocker Safe Deposit Company, New York		11,824 16	22,443 38	88,154 55		7,327 86	1,000,000 00
Long Island Safe Deposit Company, Brooklyn						111,802 24	100,000 00
Madison Safe Deposit Company, New York		687 00	191 00			350 00	114,124 06
Madden Lane Safe Deposit Company, New York	214 35	427 50				532,411 76	300,000 00
Mercantile Safe Deposit Company, New York	649 21	3,031 88	255 36	50 25	\$1,478 35	211,242 24	100,471 45
Merchants' Safe Deposit Company, New York	75 66	310 00	78 25			180,294 49	100,000 00
Metropolitan Safe Deposit Company, New York	60 67	1,965 61	2,861 58			200 00	10,629 00
Mount Vernon Safe Deposit Company, Mount Vernon		21 00	56 50			4,862 72	340,102 88
National Safe Deposit Company of New York	59 79	358 11	17 87	252 00		136,731 78	125,000 00
New Amsterdam Safe Deposit Company, New York		2,016 50	239 63			50 00	13,141 86
New Rochelle Safe Deposit Company, New Rochelle						167,507 42	150,000 00
New York Produce Exchange Safe Deposit and Storage Company, N. Y.						10,463 82	10,000 00
Queens County Safe Deposit Company, Long Island City						231,669 12	100,000 00
Safe Deposit Company of New York, New York	52 35	695 00	685 80	403 61		28 40	153,260 53
Security Safe Deposit Company, Buffalo	274 89	62 50	7 00	50 00		113,664 96	50,000 00
Security Safe Deposit Company of Troy		2,720 01		1 75	1,729 48	96,000 00	50,000 00
Standard Safe Deposit Company of New York		117 50	21 25			246,244 03	277,360 39
Thirty-fourth Street Safe Deposit Company, New York		273 00				573 32	109,866 80
United States Safe Deposit Company, New York			353 49			1,168 03	125,000 00
Van Norden Safe Deposit Company, New York		387 75					
Totals.....	\$2,146 79	\$38,636 90	\$36,201 36	\$92,904 83	\$3,207 83	\$273,446 60	\$7,419,085 95
							\$4,995,000 00
	† Deficit, \$1,645.29.					†† Deficit, \$3,341.87.	
	††† Deficit, \$1,185.03.						

REPORT ON DEPOSIT AND STORAGE COMPANIES.

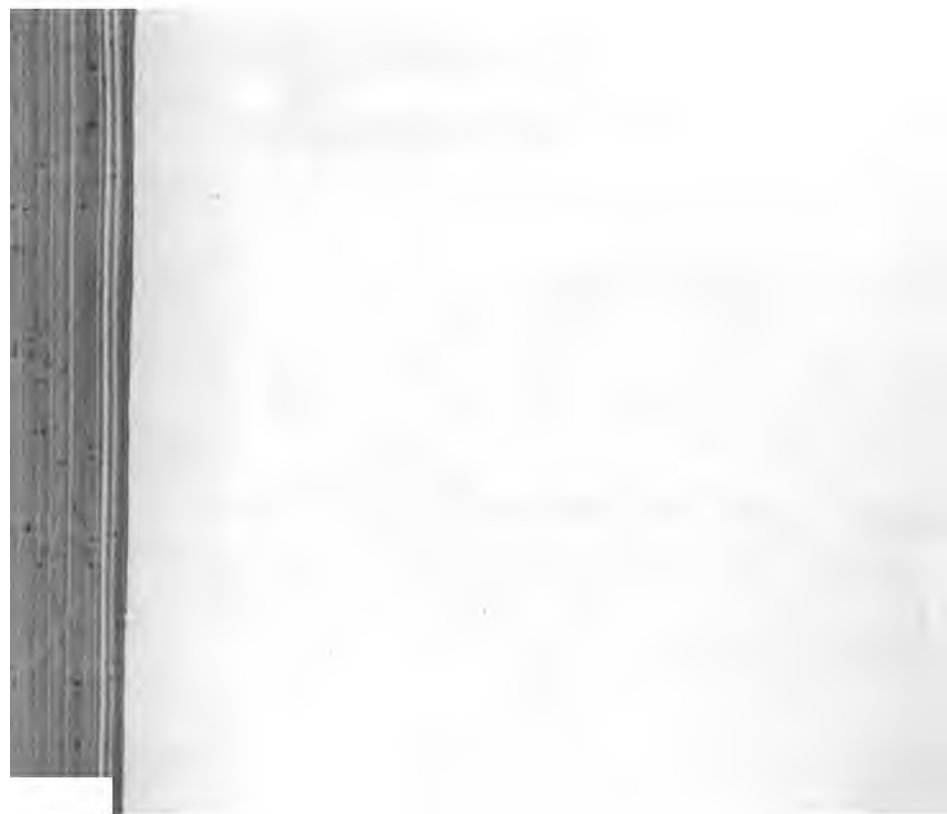
Statement of the Condition of the Safe Deposit Companies of the State of New York—(Concluded).

NAMES.	LIABILITIES.							
	Excess of assets over liabilities.	Bonds outstanding.	Loans secured by bonds and mortgages.	Other loans.	Interest due and accrued on loans.	Expenses incurred but unpaid.	Other liabilities.	Total liabilities.
Albany Safe Deposit and Storage Company, Albany	\$21,109 97	\$100,000 00			\$250 00		\$25 00	\$111,134 97
American Safe Deposit Company, New York	108,949 27					\$692 26		409,891 53
Atlantic Safe Deposit Company, New York	3,238 83							103,258 83
Bankers Safe Deposit Company, New York	72,860 97							172,660 97
Brooklyn City Safe Deposit Company, Brooklyn			\$50,000 00		333 34		280 00	100,000 00
Brooklyn Safe Deposit Company, Albany, N. Y.	58,054 18							208,037 52
City Safe Deposit Company, New York	3,712 38						150 00	53,712 38
Colonial City Safe Deposit Company, New York	16,423 40							116,673 40
Emory Safe Deposit Company, New York	13,515 10							100,000 00
Fifth Avenue Safe Deposit Company, New York	33,025 09						150 00	113,665 10
Fifth Street Safe Deposit Company, Brooklyn	25,771 64						4,166 67	137,191 76
Grand Central Safe Deposit Company, New York	56,802 42							128,771 64
Garvey Safe Deposit Company, New York	1,212 21			\$5,000 00		2,726 05	3,933 95	213,462 42
Hawthorne Safe Deposit Company, New York	1,230 50							306,212 21
Knox Safe Deposit Company, New York	174,897 31		800,000 00			2,283 71		1,023,860 50
Long Island Safe Deposit Company, Brooklyn	8,002 24			1,000 00			2,500 00	111,602 24
London Safe Deposit Company, New York	13,910 04					10 50	203 52	114,124 06
Madison Lane Safe Deposit Company, New York	11,519 47							111,619 47
Manhattan Safe Deposit Company, New York	22,411 76			210,000 00				532,411 76
Mechanics Safe Deposit Company, New York	7,883 54							100,471 45
Metropolitan Safe Deposit Company, Mount Vernon	7,529 00	65,000 00			150 00	234 75	6,526 20	180,294 40
Metropolitan Safe Deposit Company, New York	137,636 21					2,416 67		10,529 00
Mineral Safe Deposit Company, New York	11,731 78							136,731 78
Nassau Safe Deposit Company, New York	3,141 80							13,141 86
New Rochelle Safe Deposit Company, New Rochelle	13,712 75					2,416 67	1,378 00	167,507 42
New York Produce Exchange Safe Deposit and Storage Company, New York	493 82							10,493 82
Queens County Safe Deposit Company, Long Island City	131,589 12							231,589 12
Queens County Safe Deposit Company, New York	745 28							153,250 53
Security Safe Deposit Company, Buffalo						5 25		95,000 00
Security Safe Deposit Company of Troy								246,244 63
Seventh Street Safe Deposit Company of New York	31,214 03							277,360 30
Seventh Street Safe Deposit Company, New York	1,879 27							109,800 80
Third Street Safe Deposit Company, New York	9,840 90		100,000 00		511 12			125,000 00
Van Norden Safe Deposit Company, New York								
Total	\$986,772 29	\$105,000 00	\$650,000 00	\$27,500 00	\$1,714 46	\$10,785 86	\$19,263 34	\$7,419,085 95

REPORTS

(F

Securities and Mortgage Companies.



THE EQUITABLE SECURITIES COMPANY, NEW YORK CITY.

[24 Broad street; organized 1894.]

ASSETS.

	January 1, 1906.
Loans secured by first liens on real estate.....	\$211,139 71
Tax sale certificates.....	309 43
Stocks and bonds.....	96,157 42
Other real estate.....	601,933 45
Accrued interest not paid to us.....	7,250 00
Due from banks and bankers.....	1,780 58
Cash.....	8,584 62
Other assets, viz.:	
Bills receivable.....	\$45,303 11
Accrued interest on sundry items.....	7,679 05
Underwritings.....	300,000 00
	352,982 16
Total.....	\$1,280,137 37

LIABILITIES.

Capital stock paid in.....	\$961,400 00
Surplus fund.....	189 35
Bills payable.....	313,929 57
Other liabilities, viz.:	
Debenture certificates and coupons.....	\$382 47
Sundry accounts payable.....	1,985 98
Taxes accrued on real estate.....	2,250 00
	4,618 45
Total.....	\$1,280,137 37

When organized: 1894.

Under what State laws: New York.

Principal place of business: 24 Broad street, New York city.

Authorized amount of capital: \$1,000,000.

Amount of capital subscribed: \$961,400.

What is the personal liability of stockholders? Nothing.

How much of its capital stock is owned by the officers of the company? One share each.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Not making loans.

State the sections of country in which loans were made, giving the principal counties: State of Kansas, Missouri, Colorado, Mississippi, Texas, Georgia, Alabama, South Carolina, Louisiana.

State the number and amount of mortgages with interest six months or more in arrears: 11; \$7,670.

Total amount loaned to date: \$284,360; new loans made in 1896 and 1897.

Total amount of loans paid: \$284,360; new loans made in 1896 and 1897.

Number and amount of loans extended the past two years: None.

Total amount of loans unpaid and outstanding: None.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None of the new loans.

Is the company subject to examination by local State officers? No.

Amount of securities sold in New York State for the past year: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): All debentures have been retired.

SCHEDULE "A"

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	Cost.	Par value.	Market value.
Jamestown and Chautauqua R. R. Co. bonds.	\$50,000 00	\$50,000 00	\$50,000 00
5 shares Seaboard Co. pfd., 5 shares Seaboard Co., common.	551 88	1,000 00	551 88
Consols of the Securities Company.	45,605 54	74,042 20	45,605 54
	\$96,157 42	\$125,042 20	\$96,157 42

OFFICERS AND DIRECTORS.

N. S. MELDRUM.	<i>President.</i>
H. R. DENNIS.	<i>Vice-Pres. and Sec'y.</i>
E. G. WOODLING.	<i>Asst. Treasurer.</i>
WILLIAMSON PELL.	<i>Director.</i>
S. R. BERTRON.	<i>Director.</i>
W. B. HOLT.	<i>Director.</i>
ERNEST SMITH.	<i>Director.</i>
LEWIS B. WOODRUFF.	<i>Director.</i>
W. R. SAIMSBURY.	<i>Director.</i>
W. W. MILLER.	<i>Director.</i>
E. L. DUNBAR.	<i>Director.</i>
W. B. DENTON.	<i>Director.</i>
A. J. MILLER.	<i>Director.</i>
J. W. TOBEY.	<i>Director.</i>
E. G. WOODLING.	<i>Director.</i>
W. P. EATON.	<i>Director.</i>
SHERMAN DAY.	<i>Director.</i>
J. MORRIS MILLER.	<i>Director.</i>
H. R. DENNIS.	<i>Director.</i>
J. L. TIGHE.	<i>Director.</i>
E. G. H. TOWNER.	<i>Director.</i>
ROBERT C. MILLER.	<i>Director.</i>
J. A. BLAIR, Jr.	<i>Director.</i>
N. S. MELDRUM.	<i>Director.</i>

STATE OF NEW YORK, }
COUNTY OF NEW YORK, } ss.:

I, Henry R. Dennis, Vice-President, and I, Edwin G. Woodling, Assistant Treasurer, of the aforesaid Company, do solemnly swear that the foregoing report and statements are true to the best of my knowledge and belief.

H. R. DENNIS,
Vice-President.
E. G. WOODLING,
Asst. Treasurer.

Subscribed and sworn before me this

30th day of January, 1906.

[L. S.]

EDWIN L. DUNBAR,

Notary Public, Kings Co., N. Y.

Certificate filed in New York County.

INVESTMENT SECURITIES COMPANY, NEW YORK CITY.

[135 Broadway; organized 1895.]

ASSETS.

	January 1, 1906.
Loans secured by first liens on real estate.....	\$78,635 01
Stocks and bonds.....	648,403 33
Other real estate.....	133,489 65
Due from banks and bankers.....	99,820 17
Other assets, viz.: Adjustment account.....	370,353 92
Total.....	\$1,330,702 08

LIABILITIES.

Capital stock paid in.....	\$637,933 33
Debenture bonds outstanding.....	691,345 45
Other liabilities, viz.: Distributions awaiting presentation of certificates.....	1,423 30
Total.....	\$1,330,702 08

When organized: April 23, 1895.

Under what State laws: New York.

Principal place of business: 135 Broadway, New York city.

Authorized amount of capital: \$2,500,000.

Amount of capital subscribed: \$637,933.33.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? None.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors? None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Make no loans.

State the sections of country in which loans are made, giving the principal counties: Mortgages owned are on properties in various Western and Southern States.

Total amount of loans paid: \$684,592.23.

Total amount of loans unpaid and outstanding: None.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: 1; \$1,000.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? No.

Amount of securities sold in New York State for the past year? None.

What are the "Other Deposits" mentioned in the statements? None.

Total amount of debentures certified: None.

Total liability for debenture bonds as per statement: \$691,345.45.

Trustees for debentures (if more than one class, state series certified to by each): None.

SCHEDULE "A."

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	Cost.	Par value.
Ottawa Water Works & Light Co. bonds, Ottawa, Kansas.....	\$3,000 00	\$3,000 00
United States Land Co. stock, Jersey City, N. J.....	7,470 00	16,600 00
Jarvis Conklin Mortgage Trust Co. stock.....	637,933 33	956,900 00
	\$648,403 33	\$976,500 00

OFFICERS AND DIRECTORS.

JAMES R. BURNETT.....	<i>President.</i>
F. L. HILTON.....	<i>Vice-President.</i>
CARLETON BUNCE.....	<i>Secretary.</i>
F. W. BLACK.....	<i>Treasurer.</i>
HERMAN DOWD.....	<i>Director.</i>
J. G. BOSTON.....	<i>Director.</i>
J. L. DEROSSET.....	<i>Director.</i>

STATE OF NEW YORK, }
COUNTY OF NEW YORK, } ss.:

I, F. W. Black, treasurer of the aforesaid company, do solemnly swear that the foregoing report and statements are true to the best of my knowledge and belief. F. W. BLACK.

Subscribed and sworn to before me this

26th day of January, 1906.

[L. S.]

LAWRENCE SLADE,

Notary Public No. 101, New York County.

Term expires March 30, 1907.

IOWA LOAN AND TRUST COMPANY, DES MOINES, IOWA.

[Des Moines, Iowa; organized 1872.]

ASSETS.

	January 1, 1906.
Loans secured by first liens on real estate.....	\$3,077,700 51
Loans on collateral security and on personal security.....	13,680 60
Tax sale certificates.....	2,310 93
Stocks and bonds.....	60,464 17
Office building.....	100,000 00
Foreclosure account.....	11,595 06
Due from sundry persons.....	231 92
Due from banks and bankers.....	64,195 65
Cash.....	5,737 49
Other assets, viz.:	
Land contracts.....	\$71,560 77
Mortgage interest due.....	4,607 38
	76,168 15
Total.....	\$3,412,084 48

LIABILITIES.

Capital stock paid in.....	\$500,000 00
Surplus fund.....	100,000 00
Undivided profits.....	471,980 30
Premiums.....	6,000 00
Debenture bonds outstanding.....	2,107,330 00
Trust savings deposits.....	68,353 58
Certificates of deposit bearing interest.....	142,093 17
Other deposits.....	11,349 18
Other liabilities, viz.:	
Short time debentures.....	\$156 00
Debenture coupons due but not presented for pay- ment.....	4,822 25
	4,978 25
Total.....	\$3,412,084 48

SCHEDULE "A."

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	Cost.	Par value.	Market value.
Calhoun county, Iowa, bonds.....	\$1,000 00	\$1,000 00	\$1,000 00
Warrants of the city of Gilmore City, Iowa.....	450 00	450 00	450 00
Warrants of the city of Batavia, Iowa.....	472 90	472 90	472 60
Assessment certificate bonds of the city of Des Moines.....	51,877 83	51,877 83	51,877 83
20 shares of the capital stock of the Western White Bronze Co. of Des Moines, Iowa.....	1,663 44	2,000 00	1,663 44
Five \$1000 debentures of the Iowa Loan & Trust Co., purchased and held for sale.....	5,000 00	5,000 00	5,000 00
	\$60,464 17	\$60,800 73	\$60,464 17

SCHEDULE "B."

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

SERIES.	Rate per cent.	YEAR WHEN			Secured by pledge of first mortgage loans.	Amount of debentures.
		Dated.	Due.	Redeemable.		
65.....	5½	1895	1905	1900	\$1,000 00	\$200 00
72.....	5	1897	1908	1905	105,147 50	97,700 00
73.....	5	1898	1908	1905	85,051 00	1,200 00
74.....	5	1898	1908	1905	96,485 05	88,200 00
75.....	5	1898	1908	1905	35,772 50	33,400 00
76.....	4½	1899	1909	1904	107,941 00	88,700 00
77.....	4½	1899	1909	1904	107,384 00	88,400 00
78.....	4½	1899	1909	1904	110,617 72	99,500 00
79.....	4½	1899	1909	1904	111,676 50	94,000 00
80.....	4½	1900	1910	1905	111,862 00	98,000 00
81.....	4½	1900	1912	1910	68,746 00	63,000 00
82.....	4½	1900	1910	1905	110,671 00	99,500 00
83.....	4½	1900	1910	1905	108,862 00	100,000 00
84.....	4½	1900	1911	1906	106,109 18	96,200 00
85.....	4½	1901	1911	1906	106,792 00	99,000 00
86.....	4½	1901	1911	1906	107,461 00	96,000 00
87.....	4	1901	1911	1908	99,320 00	82,900 00
89.....	4	1902	1912	1907	57,414 50	51,800 00
90.....	4	1902	1912	1907	89,230 00	78,400 00
91.....	4	1902	1913	1908	100,586 00	89,100 00
92.....	4	1902	1905	1903	26,550 00	3,800 00
93.....	4	1902	1912	1907	54,900 00	50,000 00
94.....	4	1903	1913	1910	68,310 00	53,000 00
95.....	4	1904	1915	1912	99,223 52	91,100 00
96.....	4	1904	1908	1906	41,550 00	31,030 00
97.....	4	1905	1915	1912	118,904 55	84,200 00
98.....	4	1905	1909	1909	24,512 50	20,900 00
9.....	5	1892	1907	1902	5,250 00	5,000 00
11.....	5	1898	1909	1904	97,606 75	91,000 00
12.....	5	1898	1909	1904	112,428 00	100,000 00
13.....	5	1898	1909	1904	108,668 00	100,000 00
B.....	5	1892	1907	1902	600 00	500 00
D.....	5	1898	1909	1904	81,404 00	1,000 00
Totals.....					\$2,681,036 27	\$2,197,030 00

SCHEDULE "C."

LOANS ON COLLATERAL SECURITIES.

NUMBER OF LOAN.	Date of loan.	Estimated value of collateral.	Amount loaned thereon.	At what rate of interest.
				<i>Per cent.</i>
3191.....	October 1, 1902	Personal	\$33 25	6
3192-3-4-5-6-7.....	October 1, 1902	Personal	300 00	6
3323.....	July 1, 1903	\$6,000 00	4,000 00	6
3356.....	November 11, 1904	600 00	285 96	8
3358.....	December 18, 1904	450 00	300 00	7
3362.....	February 18, 1905	2,884 23	1,862 40	6½
3365.....	April 25, 1905	1 00 00	85 00	6
3367.....	June 8, 1905	3,000 00	3,000 00	6
3370.....	September 12, 1905	Personal	500 00	6
3372.....	October 4, 1905	500 00	100 00	6
3373.....	October 7, 1905	2,000 00	700 00	7
3374.....	November 29, 1905	500 00	100 00	6
3375.....	December 13, 1905	1,000 00	613 99	8
3376.....	December 15, 1905	1,200 00	600 00	8
3377.....	December 26, 1905	1,200 00	800 00	6
		\$19,134 23	\$13,680 60	

When organized: 1872.

Under what State laws: Iowa.

Principal place of business: Des Moines, Iowa.

Authorized amount of capital: \$500,000.

Amount of capital subscribed: \$500,000.

What is the personal liability of stockholders? \$500,000.

How much of its capital stock is owned by the officers of the company? \$70,600.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: \$7,500.

Total amount of its capital stock held by the company as collateral: \$4,000.

Rates of dividends for past five years, 3½ per cent. semi-an. 1901-1902; 4 per cent. semi-an. 1903, 1904, 1905.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes, except where we have sufficient personal knowledge of security offered.

State the sections of country in which loans are made: Iowa, Eastern Nebraska, Southeastern South Dakota and Eastern Oklahoma.

State the number and amount of mortgages with interest six months or more in arrears: \$34,385; 31 mortgages.

Total amount loaned to date: \$29,873,907.85.

Total amount of loans paid: \$26,796,267.34.

Total amount of loans unpaid and outstanding, unguaranteed: \$3,077,700.51

Number and amount of loans extended the past two years: \$380,850.63.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: \$5,850; 5 mortgages.

Total amount in process of foreclosure: \$9,864.87.

Is the company subject to examination by local State officers? Yes.

What officer? Auditor of State.

Amount of securities sold in New York State for the past year: \$2,000.

What are the "Other Deposits" mentioned in the statements? Sundry accounts payable.

Total amount of debentures certified: \$2,197,030.

Less amount on hand and with agents: \$83,700.

Total liability for debenture bonds as per statement: \$2,107,330.

Trustees for debentures (if more than one class, state series certified to by each): G. M. Hipplee, C. A. Dullea and J. C. Rounds.

OFFICERS AND DIRECTORS.

W. E. COFFIN.....	<i>President.</i>
GEO. F. WALKER.....	<i>Vice-President.</i>
G. W. GRAY.....	<i>Treasurer.</i>
EDWIN HULT.....	<i>Secretary.</i>
W. E. COFFIN.....	<i>Director.</i>
GEO. F. WALKER.....	<i>Director.</i>
G. M. HIPPEE.....	<i>Director.</i>
C. A. DUDLEY.....	<i>Director.</i>
W. E. COFFIN.....	<i>Director.</i>
J. G. ROUNDS.....	<i>Director.</i>
R. A. CRAWFORD.....	<i>Director.</i>
D. F. WITTER.....	<i>Director.</i>

STATE OF IOWA,)
COUNTY OF POLK,) ss.:

I, G. W. Gray, treasurer of the aforesaid company, do solemnly swear that the foregoing report and statements are true to the best of my knowledge and belief.

G. W. GRAY,
Treasurer.

Subscribed and sworn to before me this
11th day of January, 1906.
[L. s.] M. A. McNULTY.

THE NEW ENGLAND MORTGAGE SECURITY COMPANY, BROOKLYN,
CONNECTICUT.

[Brooklyn, Conn.; organized 1875.]

ASSETS.

Loans secured by first liens on real estate.....	\$363,103 62
Loans on collateral security.....	537,287 96
Tax sale certificates and foreclosure costs.....	1,366 92
Stocks and bonds.....	251,605 00
Real estate.....	339,619 87
Due from sundry persons.....	123 26
Cash.....	8,822 94
Total.....	<u>\$1,501,929 57</u>

LIABILITIES.

Capital stock paid in.....	\$1,000 000 00
Bills payable.....	200,000 00
Due to agents.....	2,091 34
Other liabilities, viz.:	
Real estate mortgage.....	\$136,750 00
Profit and loss (surplus).....	163,088 23
	<u>299,838 23</u>
Total.....	<u>\$1,501,929 57</u>

SCHEDULE "A."

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	Cost.	Par value.	Market value.
222 bonds of Manhattan Beach Hotel and Land Co., Ltd.	\$151,605 00	\$222,000 00	\$155,400 00
59 bonds of Manhattan Beach Hotel and Land Co., Ltd.		29,500 00	20,650 00
\$10,000 bonds of Deschutes Irrigation and Power Co.	10,000 00	10,000 00	10,000 00
450 shares State Realty and Mortgage Co., com. stk.	45,000 00	45,000 00	45,000 00
450 shares State Realty and Mortgage Co., pfd. stk.	45,000 00	45,000 00	45,000 00
	\$251,605 00	\$351,500 00	\$276,050 00

SCHEDULE "C."

LOANS ON COLLATERAL SECURITIES.

DATE OF LOAN.	Estimated value of collateral.	Amount loaned thereon.	At what rate of interest.
			<i>Per cent.</i>
November 10, 1902	\$8,000 00	\$4,000 00	6
February 14, 1903	10,620 00	5,500 00	5
July 28, 1903	30,999 30	30,375 11	6
July 28, 1903	64,120 28	38,504 85	3
June 16, 1904	60,715 00	50,000 00	5
June 7, 1905	500 00	150 00	6
September 30, 1905	111,737 50	99,883 00	6
November 15, 1905	38,000 00	31,000 00	5
December 4, 1905	199,700 00	145,000 00	6
December 30, 1905	139,425 00	132,875 00	6
	\$663,817 03	\$537,287 96	

When organized: May 21, 1875.

Under what State laws: Connecticut.

Principal place of business: 192 Broadway, New York City, N. Y.

Authorized amount of capital: \$1,000,000.

Amount of capital subscribed: \$1,000,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$573,800.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? \$237,700.

Amount of loans due from directors: \$231,500.

Total amount of its capital stock held by the company as collateral: \$237,700.

Rates of dividends for past five years: None paid from July 1, 1896, until September 1, 1904, when 1½ per cent. was paid, and which was the only dividend paid that year; 3 per cent. was paid during 1905.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? In some cases.

State the sections of country in which loans are made, giving the principal counties: Minnesota, North Dakota, Nebraska, South Dakota, Kansas, Idaho, Montana, Washington, Oregon, New York, Texas, Louisiana, Arkansas, Mississippi, Alabama, Georgia, South Carolina, Pennsylvania.

State the number and amount of mortgages with interest six months or more in arrears: Two; \$4,500.

Total amount loaned to date: No record.

NG ISLAND BOND AND MORTGAGE GUARANTEE COMPANY. 891

amount of loans paid: No record.
amount of loans unpaid and outstanding, guaranteed: None; unguar-
\$363,103.62.
u advance interest on unguaranteed loans? No.
er and amount of mortgages foreclosed in the past year: \$1,420; two.
amount in process of foreclosure: \$15,228.02.
company subject to examination by local State officers? Yes.
officer? Commissioner of Building and Loan Associations of Connecticut.
nt of securities sold in New York State for the past year: None.
amount of debentures certified: None outstanding.
liability for debenture bonds as per statement: None outstanding.
do you estimate will be lost to the company on outstanding guaranteed
as and debenture securities? No mortgages are guaranteed.

OFFICERS AND DIRECTORS.

OSWORTH.....	<i>President.</i>
E S. EDGELL.....	<i>Vice-President.</i>
CORBIN.....	<i>Treasurer.</i>
S. RODGERS.....	<i>Secretary.</i>
NCE A. POTTER.....	<i>Asst. Treas. and Asst. Secy.</i>
ED H. PEASLEE.....	<i>Director.</i>
I. LUNGER.....	<i>Director.</i>
E C. AUSTIN.....	<i>Director.</i>
E H. STEVENS.....	<i>Director.</i>
E S. EDGELL.....	<i>Director.</i>
T B. UPHAM.....	<i>Director.</i>
F N. PARLIN.....	<i>Director.</i>
CORBIN.....	<i>Director.</i>
OSWORTH.....	<i>Director.</i>

OF NEW YORK, 1882
Y OF NEW YORK, 1882

G. Bosworth, president of the aforesaid company, do solemnly swear
foregoing report and statements are true to the best of my knowledge
of

W. G. BOSWORTH,

ed and sworn to before me this
17th day of March, 1906.

[L. S.]

M. L. SEAMANS,
Notary Public Kings County.

e filed in New York County.

ISLAND BOND AND MORTGAGE GUARANTEE COMPANY, JAMAICA.

[Jamaica, N. Y.; organized 1905.]

ASSETS.

ured by first liens on real estate.....	\$83,600 00
id bonds.....	1,000 00
e and fixtures.....	316 80
xpenses.....	290 79
i sundry persons.....	686 00
ecompleted loans.....	14,000 00
.....	56,817 88
l.....	<u>\$156,711 47</u>

892 **REPORTS OF SECURITIES AND MORTGAGE COMPANIES.**

LIABILITIES.

Capital stock paid in.....	\$100,000 00
Surplus fund.....	25,000 00
Bills payable.....	17,000 00
Due borrowers on loans made.....	14,000 00
Other liabilities, viz.: Profit and loss.....	711 47
Total.....	\$156,711 47

SCHEDULE "A."

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	Cost.	Par value.	Market value.
U. S. Gov't reg. 2% bond due 1930, interest quarterly, January 1.....	\$1,049 39	\$1,000 00	\$1,048 75

When organized: April 6, 1905.
Under what State laws: New York.
Principal place of business: Savings Bank Building, Jamaica, N. Y.
Authorized amount of capital: \$100,000.
Amount of capital subscribed: \$100,000.
What is the personal liability of stockholders? None.
How much of its capital stock is owned by the officers of the company? \$60,000.
How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.
Amount of loans due from directors: None.
Total amount of its capital stock held by the company as collateral: None.
Rates of dividends for past five years: None.
Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.
State the sections of country in which loans are made, giving the principal counties: Queens county, New York City.
State the number and amount of mortgages with interest six months or more in arrears: None.
Total amount loaned to date: \$236,200.
Total amount of loans paid: None.
Number and amount of loans extended the past two years: None.
Total amount of loans unpaid and outstanding, guaranteed, \$138,600; unguaranteed, \$97,600.
Do you advance interest on unguaranteed loans? No.
Number and amount of mortgages foreclosed in the past year: None.
Total amount in process of foreclosure: None.
Is the company subject to examination by local State officers? Yes.
What officer? Superintendent of Banks, Albany, N. Y.
Amount of securities sold in New York State for the past year: None.
What are the "other deposits" mentioned in the statements? None.
Total amount of debentures certified: None.
Less amount on hand and with agents: None.
Total liability for debenture bonds as per statement: None.
What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? None.
Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS.

WILLIS H. YOUNG.....	<i>President.</i>
JAMES MACBETH.....	<i>Vice-President.</i>
THEODORE C. CLARKE.....	<i>Treasurer.</i>
CLINTON T. ROE.....	<i>Secretary.</i>

WILLIS H. YOUNG.....	Director.
JAMES MACBETH.....	Director.
THEODORE G. CLARKE.....	Director.
CLINTON T. ROE.....	Director.
WM. F. WYCKOFF.....	Director.
JOHN E. BACKUS.....	Director.
CHARLES B. WHEELER.....	Director.
WM. M. GRIFFITH.....	Director.
ED. L. FROST.....	Director.
GEO. W. DAVISON.....	Director.
FRANK SQUIER.....	Director.
DAVID SPRINGSTEEN.....	Director.
SOLOMON RUBIN.....	Director.
JNO. L. WYCKOFF.....	Director.
CHAS. L. PHIPPS.....	Director.
FRED C. HICKS.....	Director.
GEO. E. CLAY.....	Director.
ROBT. V. MATHEWS.....	Director.
WM. J. WHEELER.....	Director.
ARTHUR S. WILLDIGG.....	Director.
ROBT. B. AUSTIN.....	Director.
ROBT. W. HIGBIE.....	Director.

STATE OF NEW YORK, }

COUNTY OF QUEENS, } ss:

I, Clinton T. Roe, secretary of the aforesaid company, do solemnly swear that the foregoing report and statements are true to the best of my knowledge and belief.

CLINTON T. ROE.

Subscribed and sworn to before me

this 25th day of January, 1906.

[L. S.]

ISAAC P. HUBBARD,

Notary Public, Queens Co., N. Y.

MERCANTILE GUARANTEE COMPANY, NEW YORK CITY.

[208 Fifth Avenue, New York City; organized 1904.]

ASSETS.

	January 1, 1906.
Loans on collateral security.....	\$1,060 00
Furniture and fixtures.....	3,272 00
Due from sundry persons.....	18,898 23
Due from banks and bankers.....	1,431 07
Cash.....	104 12
Other assets viz.:	
Contracts purchased.....	\$222,149 65
Bills receivable.....	21,560 00
Profit and loss.....	9,822 18
	253,531 83
Total.....	\$278,297 25

LIABILITIES.

Capital stock paid in.....	\$100,000 00
Guaranty fund.....	133,558 36
Bills payable.....	41,000 00
Other liabilities, viz.: Accounts payable.....	3,738 89
Total.....	\$278,297 25

SCHEDULE "C."

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	Cost.	Par value.	Market value.
U. S. Gov't 2½ reg. of 1930.....	\$1,060 00	\$1,000 00	\$1,031 00

When organized: April 27, 1904.
Under what State laws: Chapter 689, Laws 1892.
Principal place of business: 208 Fifth Avenue, New York, N. Y.
Authorized amount of capital: \$100,000.
Amount of capital subscribed: \$100,000.
What is the personal liability of stockholders? \$100,000.
How much of its capital stock is owned by the officers of the company? \$1,000.
How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.
Amount of loans due from directors: None.
Total amount of its capital stock held by the company as collateral: None.
Rates of dividends for past five years: None.
Is the company subject to examination by local State officers? Yes.
What officer? Superintendent of Banks.

OFFICERS AND DIRECTORS.

FRANK E. ANDERSON.....	<i>President.</i>
HERBET N. FELL.....	<i>Vice-President.</i>
JAMES W. BUCKNER.....	<i>Treasurer.</i>
JOHN C. HOLMES.....	<i>Secretary.</i>
JOHN C. POWERS.....	<i>Director.</i>
FRANK TILFORD.....	<i>Director.</i>
HENRY R. WILSON.....	<i>Director.</i>
HENRY B. WILSON.....	<i>Director.</i>
L. L. DERRICKSON, Jr.....	<i>Director.</i>

STATE OF NEW YORK, }
COUNTY OF NEW YORK, } ss.:

I, John C. Holmes, secretary of the aforesaid company, do solemnly swear that the foregoing report and statements are true to the best of my knowledge and belief. J. C. HOLMES.

Subscribed and sworn to before me
this 30th day of January, 1906.

[L. s.] LEWIS J. KNOX,
Notary Public, New York County.

THE MORTGAGE-BOND COMPANY OF NEW YORK,
NEW YORK CITY.

[59 Liberty street, New York City; organized 1905.]

ASSETS.

	January 1, 1906.
Loans secured by first liens on real estate.....	\$2,461,440 00
Stocks and bonds.....	1,000 00
Office building.....	85,000 00
Past-due interest remitted for, but not paid to us.....	139 88
Cash.....	64,215 02
Other assets, viz.: Accrued interest on mortgages.....	32,895 27
Total.....	<u>\$2,844,890 17</u>

LIABILITIES.

Capital stock paid in.....	\$2,000,000 00
Surplus fund.....	400,000 00
Undivided profits.....	30,565 17
Debenture bonds outstanding.....	212,800 00
Other liabilities, viz.: Interest unpaid.....	1,325 00
Total.....	<u>\$2,644,690 17</u>

SCHEDULE "A."

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	Cost.	Par value.	Market value.
U. S. 2% consols, of 1930	\$1,050 00	\$1,000 00	\$1,032 50

SCHEDULE "B."

STATEMENT OF DEBENTURE BONDS CERTIFIED TO BY TRUSTEES.

SERIES.	Rate per cent.	YEAR WHEN			Secured by pledge of first mortgage loans.	Amount of security.	Amount of debentures.
		Dated.	Due.	Redeemable.			
1.....	4	1905 June 1	1925 June 1	1915 June 1	\$227,000 00	\$227,000 00	\$212,800 00

When organized: March 27, 1905.

Under what State laws: Art. 7, New York Banking Laws.

Principal place of business: 59 Liberty street, New York city.

Authorized amount of capital: \$2,000,000.

Amount of capital subscribed: \$2,000,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$37,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: South and West; New York city, Brooklyn; counties, New York, Kings, Washington; and Jefferson county; Alabama.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$3,459,849.

Total amount of loans paid, \$998,409.

Number and amount of loans extended the past two years: None.

Total amount of loans unpaid and outstanding: Unguaranteed, \$2,461,440.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banking Department, State of New York.

Amount of securities sold in New York State for the past year: \$212,800.

Total amount of debentures certified: \$212,800.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: \$212,800.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? None.

Trustees for debentures (if more than one class, state series certified to by each): Series 1, Guaranty Trust Co., New York.

OFFICERS AND DIRECTORS.

RICHARD M. HURD.....	<i>President.</i>
EDWIN W. COGGESHALL.....	<i>Vice-President.</i>
JULIAN D. FAIRCHILD.....	<i>Vice-President.</i>
GEO. A. HURD.....	<i>Vice-President.</i>
MORTON C. COGGESHALL.....	<i>Treasurer.</i>
CECIL C. EVERS.....	<i>Secretary.</i>
JOHN ARBUCKLE.....	<i>Director.</i>
LOUIS V. BRIGHT.....	<i>Director.</i>
CLARENCE CAREY.....	<i>Director.</i>
EDWIN W. COGGESHALL.....	<i>Director.</i>
WILLIAM P. DIXON.....	<i>Director.</i>
CHARLES ENSIEDLER.....	<i>Director.</i>
JULIAN D. FAIRCHILD.....	<i>Director.</i>
ROBERT WALTON GOELET.....	<i>Director.</i>
HENRY E. HOWLAND.....	<i>Director.</i>
THOMAS H. HUBBARD.....	<i>Director.</i>
GEORGE A. HURD.....	<i>Director.</i>
JOHN Q. LOCKMAN.....	<i>Director.</i>
FRANKLIN B. LORD.....	<i>Director.</i>
DAVID B. OGDEN.....	<i>Director.</i>
GEORGE L. RIVES.....	<i>Director.</i>
B. AYMAR SANDS.....	<i>Director.</i>
GEORGE H. SOUTHARD.....	<i>Director.</i>
ALBERT H. VERNAM.....	<i>Director.</i>
RICHARD M. HURD.....	<i>Director.</i>

STATE OF NEW YORK, }
CITY AND COUNTY OF NEW YORK, } ss.:

I, Morton C. Coggeshall, of the aforesaid company, do solemnly affirm that the foregoing report and statements are true to the best of my knowledge and belief.

MORTON C. COGGESHALL.

Treasurer.

Subscribed and affirmed to before me

this 4th day of January, 1906.

[L. s.]

JOSEPH W. PHAIR,
Commissioner of Deeds, City of New York.

NEW YORK INVESTORS' CORPORATION, NEW YORK CITY.

[146 Broadway, New York City; organized December 13, 1905.]

ASSETS.

	January 1, 1906
Stocks and bonds.....	\$1,032 50
Cash.....	98,907 50
Other assets, viz.: Accrued interest.....	146 21
	<u>\$100,086 21</u>

LIABILITIES.

Capital stock paid in.....	\$100,000 00
Undivided profits.....	86 21
	<u>\$100,086 21</u>

SCHEDULE "A."

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	Cost.	Par value.	Market value.
Notes 2% reg.....	\$1,032 50	\$1,000 00	\$1,032 50

organized: December 13, 1905.
 what State laws: New York.
 al place of business: 146 Broadway, New York city.
 rized amount of capital: \$100,000.
 it of capital subscribed: \$100,000.
 is the personal liability of stockholders? None.
 uch of its capital stock is owned by the officers of the company? \$200.
 uch, if any, of the stock owned by its officers is pledged to the company
 ral? None.
 it of loans due from directors: None.
 ount of its capital stock held by the company as collateral: None.
 of dividends for past five years: None.
 i cause a personal examination of offered security to be made by salaried
 s of the company who are entirely free from local influences before
 advanced to borrower? No loans made as yet.
 the sections of country in which loans are made, giving the principal
 None made.
 he number and amount of mortgages with interest six months or more
 s: None.
 ount loaned to date: None.
 ount of loans paid: None.
 er and amount of loans extended the past two years: None.
 ount of loans unpaid and outstanding: None.
 advance interest on unguaranteed loans? No loans.
 uch have you advanced? None.
 er and amount of mortgages foreclosed in the past year: None.
 ount in process of foreclosure: None.
 company subject to examination by local State officers? Yes.
 officer? Superintendent of Banks.
 it of securities sold in New York State for the past year: None.
 are the "other deposits" mentioned in the statement? None.
 ount of debentures certified: None.
 ount on hand and with agents: None.
 iability for debenture bonds as per statement: None.
 do you estimate will be lost to the company on outstanding guaranteed
 s and debenture securities? None.
 es for debentures (if more than one class, state series certified to by
 None.

OFFICERS AND DIRECTORS.

D O. STANLEY.....	<i>President.</i>
I B. SIMON.....	<i>Vice-President.</i>
Y CLEVELAND.....	<i>Treasurer.</i>
ICE C. HARMSTAD.....	<i>Secretary.</i>
J. HILLARY.....	<i>Asst. Treasurer.</i>
RT C. BOTHWELL.....	<i>Asst. Secretary.</i>
D O. STANLEY.....	<i>Director.</i>
ES S. BROWN.....	<i>Director.</i>
O H. MACDONALD.....	<i>Director.</i>
I JOOST.....	<i>Director.</i>
Y CLEVELAND.....	<i>Director.</i>
I. HICKS.....	<i>Director.</i>
BAILEY.....	<i>Director.</i>
ICE H. KELSEY.....	<i>Director.</i>
D. LYNCH.....	<i>Director.</i>

898 REPORTS OF SECURITIES AND MORTGAGE COMPANIES.

STATE OF NEW YORK, }
CITY AND COUNTY OF NEW YORK. } ss.

We, Edward O. Stanley, President, and J. Wray Cleveland, Treasurer, of the aforesaid Company, do solemnly swear that the foregoing report and statements are true to the best of our knowledge and belief.

EDWARD O. STANLEY, *President.*

J. WRAY CLEVELAND, *Treasurer.*

Subscribed and sworn to before me this

25th day of January, 1906.

[L.S.]

H. MARSDEN WILSON,

Commissioner of Deeds, New York City.

NEW YORK MORTGAGE AND SECURITY COMPANY, NEW YORK CITY.

[135 Broadway, New York City; organized 1902.]

ASSETS.

	January 1, 1906
Loans secured by first liens on real estate.....	\$1,354,340 00
Loans secured by second liens on real estate, of which \$376,894.22 represents B-L's where 1st mtgs. are controlled by company	399,234 22
Loans on collateral security.....	383,920 00
Stocks and bonds.....	9,900 00
Foreclosure account.....	724 99
Past-due interest remitted for, but not paid to us.....	10,880 15
Due from sundry persons.....	2,871 65
Due from banks and bankers.....	103,380 00
Cash.....	25 00
Other assets, viz.:	
State deposit fund U. S. Gov't bonds.....	\$1,093 75
Accrued interest receivable.....	175,130 73
	<u>176,224 48</u>
	<u>\$2,441,500 49</u>

LIABILITIES.

Capital stock paid in.....	\$1,000,000 00
Surplus fund.....	400,000 00
Undivided profits.....	22,138 98
Bills payable.....	850,000 00
Dividends unpaid.....	40,000 00
Other liabilities, viz.: Accrued interest payable.....	129,361 51
	<u>\$2,441,500 49</u>

SCHEDULE "A."

DESCRIPTION OF STOCKS AND BONDS.

DESCRIPTION.	Cost.	Par value.	Market value.
6 shares Bankers & Merchants Agency Co.....	\$900 00	\$600 00	\$1,350 00
2 shares Bankers & Merchants Agency Co.....	450 00	200 00	450 00
570 shares Chelsea Realty Co.....	8,550 00	5,700 00	8,550 00
	<u>\$9,900 00</u>	<u>\$6,500 00</u>	<u>\$10,350 00</u>

SCHEDULE "C."

LOANS ON COLLATERAL SECURITIES.

TER OF LOAN.	Date of loan.	Estimated value of collateral.	Amount loaned thereon.	At what rate of interest.
				<i>Per cent.</i>
.....	December 31, 1905	\$55,200 00	\$34,500 00	6
.....	December 31, 1905	40,800 00	25,500 00	6
.....	December 31, 1905	21,600 00	13,500 00	6
.....	December 31, 1905	69,120 00	43,200 00	6
.....	December 31, 1905	23,200 00	14,500 00	6
.....	December 31, 1905	40,800 00	25,500 00	6
.....	December 31, 1905	27,200 00	17,000 00	6
.....	December 31, 1905	48,000 00	30,000 00	6
.....	December 31, 1905	49,600 00	31,000 00	6
.....	December 31, 1905	33,600 00	21,000 00	6
.....	December 31, 1905	19,200 00	12,000 00	6
.....	December 31, 1905	48,000 00	30,000 00	6
.....	December 31, 1905	22,400 00	14,000 00	6
.....	December 31, 1905	20,800 00	13,000 00	6
.....	December 31, 1905	4,800 00	3,000 00	6
.....	December 31, 1905	6,400 00	4,000 00	6
.....	December 31, 1905	25,600 00	16,000 00	6
.....	December 31, 1905	14,752 00	9,220 00	6
.....	December 31, 1905	43,200 00	27,000 00	6
		\$614,272 00	\$383,920 00	

organized: April 19, 1902.

what State laws: General Banking Law, Art. VII, New York.

real place of business: 135 Broadway, New York city.

authorized amount of capital: \$1,000,000.

amount of capital subscribed: \$1,000,000.

is the personal liability of stockholders? None.

much of its capital stock is owned by the officers of the company?

much, if any, of the stock owned by its officers is pledged to the company?

real? None.

amount of loans due from directors: None.

amount of its capital stock held by the company as collateral: None.

of dividends for past five years: From organization to January, 1905, 5, 6%.

cause a personal examination of offered security to be made by salaried

as of the company who are entirely free from local influences before

advanced to borrower? Yes.

the sections of country in which loans are made, giving the principal

In New York, counties of New York and Kings.

the number and amount of mortgages with interest six months or more

s. (4); \$21,350.

amount loaned to date: \$27,331,412.90.

amount of loans paid: \$13,265,047.71.

er and amount of loans extended the past two years: (53); \$684,100.

amount of loans unpaid and outstanding: Guaranteed, \$12,312,790.97;

ited, \$1,753,574.22.

u advance interest on unguaranteed loans? No.

er and amount of mortgages foreclosed in the past year: 3; \$42,000.

amount in process of foreclosure: \$103,500.

company subject to examination by local State officers? Yes.

officer? Superintendent of Banks.

nt of securities sold in New York State for the past year: \$8,473,916.04,

\$1,866,200.07 has been paid off.

amount of debentures certified: None.

liability for debenture bonds as per statement: None.

do you estimate will be lost to the company on outstanding guaranteed

as and debenture securities? Nothing.

OFFICERS AND DIRECTORS.

EDGAR J. LEVEY.....	<i>President.</i>
JOHN D. CRIMMINS.....	<i>Vice-President.</i>
CHARLES T. BARNEY.....	<i>Vice-President.</i>
CLINTON R. JAMES.....	<i>Vice-President.</i>
CYRIL H. BURDETT.....	<i>Secretary.</i>
WILLIAM N. HARTE.....	<i>Treasurer.</i>
ASHBEL H. BARNEY.....	<i>Director.</i>
EDWARD M. BURGHARD.....	<i>Director.</i>
WM. H. CHESEBROUGH.....	<i>Director.</i>
JAMES A. DEERING.....	<i>Director.</i>
CHAS. V. FORNES.....	<i>Director.</i>
WM. E. HARMON.....	<i>Director.</i>
WM. F. HAVEMEYER.....	<i>Director.</i>
WILLIAM JAY.....	<i>Director.</i>
PETER McDONNELL.....	<i>Director.</i>
THEO. F. MILLER.....	<i>Director.</i>
ANDREW MILLS.....	<i>Director.</i>
CHAS. W. MORSE.....	<i>Director.</i>
FRANCIS K. PENDLETON.....	<i>Director.</i>
WALTER T. ROSEN.....	<i>Director.</i>
OAKLEIGH THORNE.....	<i>Director.</i>
WARNER VAN NORDEN.....	<i>Director.</i>
GEORGE ZABRISKIE.....	<i>Director.</i>

STATE OF NEW YORK,)
COUNTY OF NEW YORK,) ss.:

I, William N. Harte, Treasurer of the aforesaid Company, do solemnly swear that the foregoing report and statements are true to the best of my knowledge and belief.

W. N. HARTE.

Subscribed and sworn to before me this
13th day of February, 1906.

WM. H. ZANTZINGER,
Notary Public, New York County.

EXAMINATIONS

OF

MORTGAGE COMPANIES



IOWA LOAN AND TRUST COMPANY, DES MOINES, IOWA

[Examined November 25, 1905.]

ASSETS.

	Book value.	Allowed.
Bond, Calhoun county, Iowa.....	\$1,000 00	\$1,000 00
Stocks, White Bronze Monument Co., 20 shares, par value \$100.....	1,663 44	1,663 44
Loans on real estate.....	3,120,798 26	3,120,798 26
Land contracts.....	77,563 41	77,563 41
Loans on collateral and personal security.....	12,854 21	12,854 21
Municipal warrants.....	1,005 00	1,005 00
Assessment certificates.....	52,906 97	52,906 97
Sundry accounts (debentures purchased).....	5,110 26	5,110 26
Cash on hand.....	4,667 99	4,667 99
Due from banks:		
Citizens' National Bank, Des Moines, Iowa.....	2,150 19	2,150 19
First National Bank, Chicago.....	3,712 46	3,712 46
Chemical National Bank, New York.....	12,987 63	12,987 63
First National Bank, Boston.....	2,776 61	2,776 61
Tax sale certificates.....	1,487 65	1,487 65
Mortgage interest due and unpaid.....	9,731 51	9,731 51
Mortgages in process of foreclosure.....	11,713 98	11,713 98
Office building.....	100,000 00	100,000 00
		\$3,422,129 57

LIABILITIES.

Capital stock.....	\$500,000 00
Debentures.....	2,104,930 00
Debentures, Class B.....	3,066 34
Certificates of deposit.....	146,468 37
Savings accounts.....	59,686 54
Bills payable.....	10,000 00
Sundry accounts.....	\$18,744 67
Less profit on real estate.....	<u>6,008 84</u>
Debenture interest due.....	12,735 83
	<u>3,768 25</u>
	\$2,840,655 33
Undivided profits.....	<u><u>\$581,474 24</u></u>

NEW ENGLAND MORTGAGE SECURITY COMPANY.

[Examined July 24, 1905.]

ASSETS.

	Book value.	Allowed.
Loans on bond and mortgage.....	\$195,380 47	\$195,380 47
Land contracts.....	165,040 08	165,040 08
Land in litigation.....	7,002 81	7,002 81
Loans.....	358,997 99	358,997 99
Real estate.....	216,601 54	216,601 54
Real on collateral security.....	387,292 50	387,292 50
Loans and bonds.....	1,623 77	1,623 77
Stock accounts.....	787 44	787 44
Sundry on hand.....	52,157 26	52,157 26
Cash in bank.....		
Cash.....	\$1,384,883 86	\$1,384,883 86

LIABILITIES.

Capital stock.....	\$1,000,000 00
Capital payable.....	100,000 00
Bills payable on New York real estate.....	130,000 00
Monies to sundry persons.....	276 45
Deferred commissions.....	789 12
Unexpended profits.....	88,287 40
Unexpended profits.....	\$1,319,352 97
Undivided earnings.....	\$65,530 89

LONG ISLAND BOND AND MORTGAGE GUARANTEE COMPANY. 905

LONG ISLAND BOND AND MORTGAGE GUARANTEE COMPANY,
JAMAICA, N. Y.

[Examined November 13, 1905.]

ASSETS.	Rate of in- terest.	Book value.	Deductions.	Allowed.
U. S. Government bond.....	2	\$990 00		\$1,030 00
Bonds and mortgages.....		122,600 00		122,600 00
Wyckoff, Slaters & Frost.....		558 25		558 25
Furniture and fixtures.....		352 00		352 00
Cash.....		1,533 02		1,533 02
Estimated accrued interest on bonds and mortgages.....				885 66
				\$126,958 93
LIABILITIES.				
Capital stock.....		\$100,000 00		100,000 00
Surplus.....				\$26,958 93

MERCANTILE GUARANTEE COMPANY, NEW YORK CITY.

[Examined November 27, 1905.]

ASSETS.	Book value.	Rate.	Deductions.	Allowed.
Contracts.....				\$225,669 75
Bills receivable.....				21,563 87
U. S. bonds.....				1,060 00
Furniture and fixtures.....	\$3,635 75		\$1,635 75	2,000 00
Cash.....				1,953 78
Carbonating Apparatus Co.....				5 15
Globe Publishing Co.....				941 38
Household Ledger Publishing Co.....	1,940 37		1,940 37	
International Bibliophile Society.....				180 10
Jeffersonian Society.....				3,874 97
Fredk. J. Quimby Co.....	12,734 58	50%	6,367 29	6,367 29
J. C. Holmes, Trustee of the Inter- national Bibliophile Society.....				1,244 10
				\$264,860 39
LIABILITIES.				
Capital stock.....	\$100,000 00			
Borrowed money.....	41,000 00			
Security account.....	135,272 17			
E. J. Bowen.....	248 65			
Jeffersonian Society.....	1,476 18			
R. G. Newbegin.....	102 20			
R. G. Newbegin, mdse. reserve.....	12 50			
Manufacturers' Commercial Co.....	3,300 00			
				281,411 70
Deficit.....				\$16,551 31

THE MORTGAGE BOND COMPANY, NEW YORK CITY.

[Examined November 6, 1905.]

ASSETS.	Book value.	Rate.	Deductions.	Allowed.
United States bond.....	\$1,000 00			\$1,000 00
Bonds and mortgages.....	2,403,122 11			2,403,122 11
Real estate.....	85,000 00			85,000 00
Cash.....	84,910 45			84,910 45
Estimated accrued interest on bonds and mortgages.....				24,000 00
				\$2,598,032 56
LIABILITIES.				
Capital stock.....	\$2,000,000 00			
Bonds, series No. 1.....	175,700 00			
Estimated accrued interest on bonds.	2,928 30			
Estimated accrued salaries.....	356 00			
Estimated accrued rent.....	1,100 00			
				\$2,180,084 30
Surplus.....				\$417,948 26

NEW YORK MORTGAGE AND SECURITY COMPANY, NEW YORK CITY.

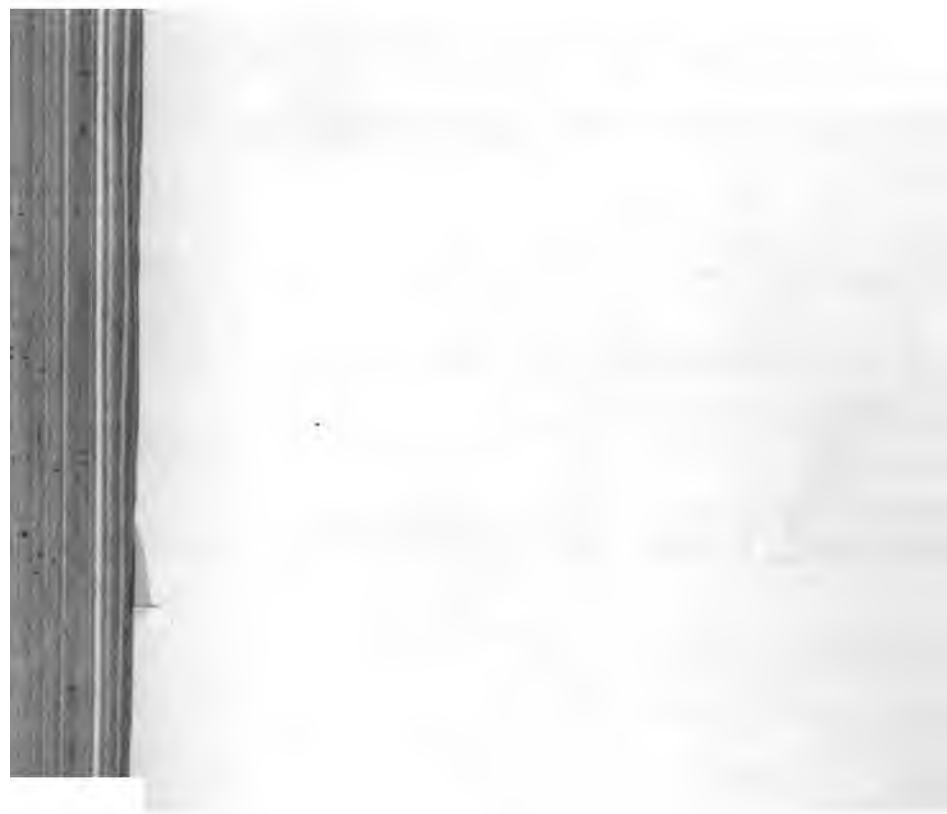
[Examined November 2, 1905.]

ASSETS.	Rate of in- terest.	Book values.	Rate.	Deductions.	Allowed.
United States bonds.....	3%	\$1,093 75	104	\$53 75	\$1,040 00
Chelsea Realty Co., stock.....		8,550 00	150		8,550 00
Bankers & Merchants Agency Co., stock.....		1,350 00	Book.		1,350 00
Bonds and mortgages.....		1,415,251 86			1,415,251 86
Bonds and mortgages, partici- pation.....		38,700 00			38,700 00
Loans to Chelsea Realty Co.....		234,220 00			234,220 00
Insurance advanced.....		2,780 11			2,780 11
Foreclosure expense.....		1,075 08			1,075 08
Cash in office.....		25 00			25 00
Due from trust companies and banks.....		80,801 23			80,801 23
Accrued interest receivable.....		202,760 87			202,760 87
					\$1,995,554 15
LIABILITIES.					
Capital stock.....		\$1,000,000 00			
Due sundry bills.....		1,313 60			
Due Knickerbocker Trust Co., loans.....		450,000 00			
Mortgage tax.....		471 95			
Accrued interest payable.....		109,607 09			
					1,561,392 64
Surplus.....					\$434,161 51

REPORTS

OF

PERSONAL LOAN ASSOCIATIONS



AMERICAN CREDIT COMPANY, BUFFALO.

[322 Ellicott square; incorporated 1901.]

M. R. BLUMENTHAL, President.

N. P. HUMINEL, Secretary.

RESOURCES.

Cash in office.....	\$153 53
Cash on deposit.....	80 54
Loans on chattel mortgage.....	13,620 45
Pawnbrokers' loans.....	58 00
Furniture and fixtures.....	152 00
Other assets, viz.: Mary R. Blumenthal.....	50 00
	\$14,114 52

LIABILITIES.

Capital paid in, in cash.....	\$5,000 00
Surplus and undivided profits.....	1,287 81
Borrowed money.....	7,826 71
	\$14,114 52

BUFFALO SECURITY COMPANY, BUFFALO.

[735-737 Ellicott square; incorporated 1902.]

ROBERT V. HEWLETT, President.

JOSEPHINE HEWLETT, Secretary.

RESOURCES.

Cash in office.....	\$151 28
Cash on deposit.....	421 89
Loans on chattel mortgage.....	14,676 00
Pawnbrokers' loans.....	443 50
Furniture and fixtures.....	271 38
	\$15,964 05

LIABILITIES.

Capital paid in, in cash.....	\$5,000 00
Surplus and undivided profits.....	964 05
Borrowed money.....	10,000 00
	\$15,964 05

CAPITAL CITY LOAN COMPANY, ALBANY.

[68 State street; incorporated 1898.]

JONAS ARONOWITZ, President.

DORA ARONOWITZ, Secretary.

RESOURCES.

Cash in office.....	\$92 64
Cash on deposit.....	302 81
Loans on chattel mortgage.....	5,545 00
Furniture and fixtures.....	100 00
	\$6,040 45

REPORTS OF

LIABILITIES.

Capital paid in, in cash.....	\$2,000 00
Surplus and undivided profits.....	40 45
Borrowed money.....	4,000 00
	<u>\$6,040 45</u>

CAYUGA LOAN COMPANY, AUBURN.

[99 Genesee street; incorporated 1897.]

SECKEL BRONNER, President.

EMANUEL BRONNER, Secretary.

RESOURCES.

Cash in office.....	\$883 42
Cash on deposit.....	17 33
Loans on chattel mortgage.....	8,963 30
Loans on pledges.....	357 17
Pawnbrokers' loans.....	32 00
Furniture and fixtures.....	371 25
	<u>\$10,624 47</u>

LIABILITIES.

Capital paid in, in cash.....	\$2,500 00
Borrowed money.....	8,124 47
	<u>\$10,624 47</u>

CITY CREDIT COMPANY, NEW YORK CITY.

[821 Broadway; incorporated 1904.]

SOL. M. SUGERMAN, President.

MYRON KRIEGER, Secretary.

RESOURCES.

Cash in office.....	\$570 99
Loans on chattel mortgage.....	8,067 17
Loans on pledges.....	30 00
	<u>\$8,668 16</u>

LIABILITIES.

Capital paid in, in cash.....	\$3,000 00
Surplus and undivided profits.....	273 83
Borrowed money.....	406 37
Borrowed money carried over from 1904 not repaid.....	4,987 96
	<u>\$8,668 16</u>

ERIE COUNTY LOAN COMPANY, BUFFALO.

[442-444 Ellicott square; incorporated 1898.]

A. A. FENYRESSY, President.

CORTLAND H. CURTIS, Secretary.

RESOURCES.

Cash in office	\$135 78
Cash on deposit	1,403 79
Loans on chattel mortgage	19,839 41
Furniture and fixtures	376 92
	<u>\$21,755 90</u>

LIABILITIES.

Capital paid in, in cash	\$10,000 00
Surplus and undivided profits	431 65
Borrowed money	11,324 25
	<u>\$21,755 90</u>

FIDELITY LOAN ASSOCIATION, NEW YORK CITY.

[140 Nassau street; incorporated 1895.]

LOUIS SILVERMAN, President.

SIMON SILVERMAN, Secretary.

RESOURCES.

Cash in office	\$503 46
Loans on chattel mortgage	9,010 63
Loans on pledges	265 00
Other assets, viz.: Bills receivable	3,200 00
	<u>\$12,979 09</u>

LIABILITIES.

Capital paid in, in cash	\$10,000 00
Surplus and undivided profits	2,979 09
	<u>\$12,979 09</u>

HOME CREDIT COMPANY, BUFFALO.

[8 Putnam street; incorporated 1902.]

W. C. MOORE, President.

EDGAR J. MOORE, Secretary.

RESOURCES.

Cash in office	\$43 11
Cash on deposit	34 57
Loans on chattel mortgage	3,185 29
	<u>\$3,262 97</u>

LIABILITIES.

Capital paid in, in cash	\$2,000 00
Surplus and undivided profits	311 75
Borrowed money	951 22
	<u>\$3,262 97</u>

KINGS COUNTY SECURITY COMPANY, BROOKLYN.

[38-44 Court street; incorporated 1904.]

JOHN McCLUNE, President.

JOHN G. GIBBONS, Secretary.

RESOURCES.

Cash in office.....	\$1,363 00
Cash on deposit.....	25 32
Loans on chattel mortgage.....	1,586 41
	<u>\$2,974 73</u>

LIABILITIES.

Capital paid in, in cash.....	\$2,500 00
Surplus and undivided profits.....	74 73
Borrowed money.....	400 00
	<u>\$2,974 73</u>

MUTUAL CREDIT COMPANY, BUFFALO.

[146 Rhode Island street; incorporated 1904.]

THOMAS P. HAMILTON, President.

NANNIE A. HAMILTON, Secretary.

RESOURCES.

Cash in office.....	\$202 51
Cash on deposit.....	1 00
Loans on chattel mortgage.....	536 01
	<u>\$739 52</u>

LIABILITIES.

Capital paid in, in cash.....	\$540 00
Surplus and undivided profits.....	26 02
Borrowed money.....	173 50
	<u>\$739 52</u>

THE NEW CENTURY LOAN COMPANY, BUFFALO.

[843 Ellicott square; incorporated 1899.]

F. H. DIRSTINE, President.

MARY E. DIRSTINE, Treasurer.

RESOURCES.

Cash in office.....	\$164 05
Cash on deposit.....	515 41
Loans on chattel mortgage.....	13,489 45
Furniture and fixtures.....	303 00
	<u>\$14,471 91</u>

LIABILITIES.

Capital paid in, in cash.....	\$10,000 00
Surplus and undivided profits.....	71 91
Borrowed money.....	4,400 00
	<u>\$14,471 91</u>

NIAGARA LOAN ASSOCIATION, BUFFALO.

[5 Chapin block; incorporated 1895.]

CHARLES C. BIGELOW, President.

F. C. BIGELOW, Secretary.

RESOURCES.

Cash in office.....	\$160 69
Cash on deposit.....	378 49
Loans on chattel mortgage.....	57,484 38
Furniture and fixtures.....	126 85
	<u>\$58,150 41</u>

LIABILITIES.

Capital paid in, in cash.....	\$10,000 00
Surplus and undivided profits.....	10,884 15
Borrowed money.....	37,266 26
	<u>\$58,150 41</u>

THE POPULAR LOAN COMPANY OF ONONDAGA COUNTY, SYRACUSE.

[441 University block; incorporated 1898.]

FRANK T. MILLER, President.

FRANK K. ROBINSON, Secretary.

RESOURCES.

Cash in office.....	\$92 53
Cash on deposit.....	113 72
Loans on chattel mortgage.....	13,156 12
Loans on pledges.....	1,410 15
Pawnbrokers' loans.....	141 00
Furniture and fixtures.....	717 59
Other assets, viz.: Due from insurance advanced.....	3 68
	<u>\$15,634 79</u>

LIABILITIES.

Capital paid in, in cash.....	\$1,000 00
Surplus and undivided profits.....	17 55
Borrowed money.....	14,617 24
	<u>\$15,634 79</u>

PROVIDENT LOAN COMPANY OF BUFFALO.

[344-346 Ellicott square; incorporated 1895.]

J. J. McWILLIAMS, President.

JAMES HANRAHAN, Secretary.

RESOURCES.

Cash in office.....	\$515 47
Cash on deposit.....	2,126 15
Loans on chattel mortgage.....	24,757 36
Loans on pledges.....	11,345 50
Other assets, viz.: 5 Niagara Falls Power bonds.....	5,000 00

\$43,744 48

REPORTS OF

LIABILITIES.

Capital paid in, in cash.....	\$34,000 00
Surplus and undivided profits.....	9,744 48
	<u>\$43,744 48</u>

ST. BARTHOLOMEW'S LOAN ASSOCIATION, NEW YORK CITY.

[211 East 42d street; incorporated 1895.]

LEIGHTON PARKS, President.

LAWRENCE GREER, Treasurer.

RESOURCES.

Cash in office.....	\$50 00
Cash on deposit.....	5,491 26
Loans on chattel mortgage.....	52,527 31
Other assets, viz.: Picture sold on installments.....	53 00
	<u>\$58,121 57</u>

LIABILITIES.

Capital paid in, in cash.....	\$40,275 00
Surplus and undivided profits.....	17,844 57
Other liabilities, viz.: Loan in abeyance.....	2 00
	<u>\$58,121 57</u>

STANDARD CREDIT COMPANY OF BUFFALO.

[916 Elmwood avenue; incorporated 1905.]

LEONARD C. DODGE, President.

BESSIE D. DODGE, Secretary.

RESOURCES.

Cash in office.....	\$91 01
Cash on deposit.....	115 58
Loans on chattel mortgage.....	6,615 08
	<u>\$6,821 67</u>

LIABILITIES.

Capital paid in, in cash.....	\$5,000 00
Surplus and undivided profits.....	317 67
Borrowed money.....	1,500 00
Other liabilities, viz.: Unpaid proceeds.....	4 00
	<u>\$6,821 67</u>

STANDARD SECURITY COMPANY, AUBURN

[120 Genesee street; incorporated 1901.]

E. B. RICH, President.

F. K. RICH, Secretary.

RESOURCES.

Cash in office.....	\$527 10
Loans on chattel mortgage.....	3,789 96
Furniture and fixtures.....	150 00

\$4,467 06

PERSONAL LOAN ASSOCIATIONS.

915

LIABILITIES.

Capital paid in, in cash.....	\$3,000 00
Surplus and undivided profits.....	667 06
Borrowed money.....	800 00
	\$4,467 06

STAR LOAN COMPANY, BINGHAMTON.

[150 Court street; incorporated 1898.]

E. R. WEEKS, President.

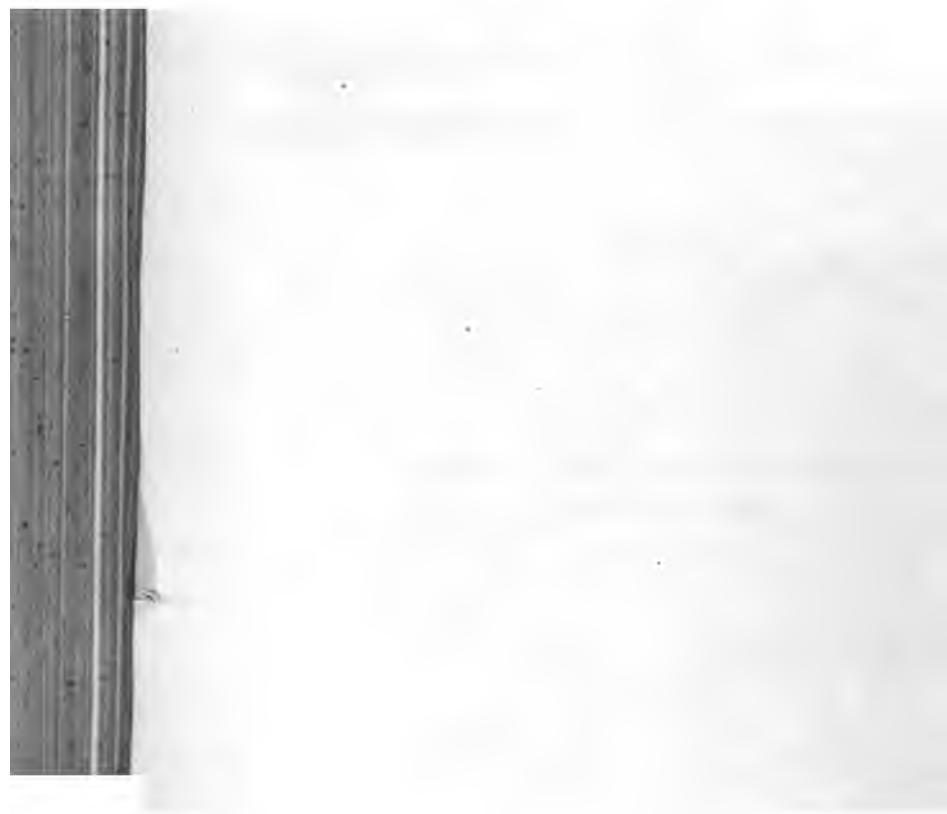
E. E. PENCIL, Secretary.

RESOURCES.

Cash in office.....	\$3 98
Loans on chattel mortgage.....	5,900 48
	\$5,904 46

LIABILITIES.

Capital paid in, in cash.....	\$5,000 00
Surplus and undivided profits.....	384 81
Borrowed money.....	519 65
	\$5,904 46



Index to Institutions by Cities and Towns.

ALBANY:	PAGE.
Albany City Savings Institution, report of.....	33
examination of	349
Albany County Savings Bank, report of.....	35
Albany Exchange Savings Bank, report of.....	37
examination of	351
Albany Safe Deposit and Storage Company.....	835
Albany Savings Bank, report of.....	40
examination of	353
Albany Trust Company, The, report of.....	468
examination of	718
City Safe Deposit Company of Albany, N. Y., The.....	841
Home Savings Bank of the City of Albany, report of.....	44
examination of	392
Mechanics and Farmers' Savings Bank, report of.....	47
examination of	403
National Savings Bank of the City of Albany, The, report of.....	51
examination of	413
Union Trust Company of Albany, N. Y., The, report of.....	616
examination of	815
AMSTERDAM:	
Amsterdam Savings Bank, report of.....	149
examination of	356
AUBURN:	
Auburn Savings Bank, report of.....	58
Auburn Trust Company.....	7
Cayuga County Savings Bank, report of.....	60
BINGHAMTON:	
Binghamton Savings Bank, report of.....	54
Binghamton Trust Company, report of.....	473
examination of	721
Chenango Valley Savings Bank, report of.....	56
BREWSTER:	
Putnam County Savings Bank, report of.....	253
examination of	427

BROOKLYN—Safe Deposit Companies:	PAGE.
Brooklyn City Safe Deposit Company.....	840
Franklin Safe Deposit Company.....	846
Long Island Safe Deposit Company.....	852
Savings Banks:	
Brevoort Savings Bank, report of.....	100
examination of	380
Brooklyn Savings Bank, report of.....	102
examination of	361
Bushwick Savings Bank, The, report of.....	104
examination of	363
City Savings Bank of Brooklyn, The, report of.....	106
examination of	366
Dime Savings Bank of Brooklyn, The, report of.....	109
examination of	371
Dime Savings Bank of Williamsburgh, The, report of.....	111
examination of	372
East Brooklyn Savings Bank, report of.....	113
examination of	375
Eastern District Savings Bank of the City of Brooklyn, report of.....	115
East New York Savings Bank, The, report of.....	117
Germania Savings Bank of Kings County, report of.....	119
German Savings Bank of Brooklyn, The, report of.....	122
examination of	386
Greater New York Savings Bank, The, report of.....	124
examination of	388
Greenpoint Savings Bank, The, report of.....	126
examination of	390
Guardian Savings Bank, report of.....	128
examination of	392
Hamburg Savings Bank.....	18
Kings County Savings Institution, The, report of.....	129
South Brooklyn Savings Institution, The, report of.....	132
Williamsburgh Savings Bank, report of.....	134
Trust Companies:	
Brooklyn Trust Company	6
report of	479
examination of	725
Citizens' Trust Company.....	6
report of	489
Flatbush Trust Company, report of.....	516
examination of	749
Franklin Trust Company, report of.....	518
examination of	750
Hamilton Trust Company, report of.....	530
examination of	759
Home Trust Company of New York.....	6
report of	523
examination of	760

INDEX.**919**

BROOKLYN:	PAGE.
Jenkins Trust Company.....	6
report of	539
examination of	764
Kings County Trust Company, report of.....	541
examination of	765
Long Island Loan and Trust Company, The, report of.....	549
examination of	769
Nassau Trust Company of the City of Brooklyn, The, report of.....	565
examination of	779
People's Trust Company, The, report of.....	579
examination of	789
Williamsburgh Trust Company, report of.....	637
examination of	829
BUFFALO:	
Buffalo Loan, Trust and Safe Deposit Company, report of.....	481
examination of	727
Buffalo Savings Bank, The, report of.....	86
Commonwealth Trust Company, report of.....	498
examination of	738
Erie County Savings Bank, report of.....	89
Fidelity Trust Company of Buffalo, The, report of.....	508
examination of	744
Security Safe Deposit Company.....	867
Western Savings Bank of Buffalo, The, report of.....	91
CATSKILL:	
Catskill Savings Bank, report of.....	93
examination of	364
COHOES:	
Cohoes Savings Institution, report of.....	42
examination of	368
Mechanics' Savings Bank, report of.....	49
examination of	404
COLLEGE POINT:	
College Point Savings Bank, report of.....	255
examination of	369
CORNWALL-ON-THE-HUDSON:	
Cornwall Savings Bank, The, report of.....	234
CORTLAND:	
Cortland Savings Bank, report of.....	68
DOBBS FERRY:	
Greenburgh Savings Bank, The, report of.....	303
examination of	389
ELLENVILLE:	
Ellenville Savings Bank, report of.....	286
examination of	388

ELMIRA:	PAGE.
Elmira Savings Bank, The, report of.....	63
examination of	382
Chemung Canal Trust Company, report of.....	487
examination of	730
FISHKILL:	
Fishkill Savings Institute, report of.....	70
examination of	385
FISHKILL-ON-THE-HUDSON:	
Mechanics' Savings Bank, The, report of.....	75
examination of	406
FLUSHING:	
Queens County Savings Bank, The, report of.....	261
examination of	428
FULTON:	
Fulton Savings Bank, report of.....	240
GLENS FALLS:	
Glens Falls Trust Company, report of.....	525
examination of	756
GOSHEN:	
Goshen Savings Bank, report of.....	236
HUDSON:	
Hudson City Savings Institution, The, report of.....	65
ITHACA:	
Ithaca Savings Bank, report of.....	283
Ithaca Trust Company, report of.....	536
examination of	762
JAMAICA:	
Jamaica Savings Bank, report of	257
Long Island Bond and Mortgage Guarantee Company.....	25, 891
examination of	905
Queens County Trust Company, The, report of.....	584
examination of	791
JAMESTOWN:	
Chautauqua County Trust Company, report of.....	485
examination of	729
Union Trust Company of Jamestown, report of	618
examination of	816
KINGSTON:	
Kingston Savings Bank, report of	288
examination of	397
Rondout Savings Bank, report of	234
Ulster County Savings Institution, report of	238
examination of	447

INDEX.**921**

LOCKPORT:	PAGE.
Farmers and Mechanics' Savings Bank, report of.....	216
LONG ISLAND CITY.	
Long Island City Savings Bank, The, report of.....	259
examination of	399
Queens County Safe Deposit Company.....	805
MAMARONECK:	
Union Savings Bank of Westchester County, The, report of.....	316
examination of	449
MATTEAWAN:	
Matteawan Savings Bank, report of.....	73
examination of	401
MIDDLETOWN:	
Middletown Savings Bank, report of.....	238
Orange County Trust Company, report of.....	570
examination of	786
MISCELLANEOUS:	
Iowa Loan and Trust Company, report of.....	880
examination of	903
New England Mortgage Security Company, The, Brooklyn, Conn., report of	889
examination of	904
Personal Loan Associations	20, 909-915
MOUNT VERNON:	
Eastchester Savings Bank, The, report of.....	301
examination of	376
Mount Vernon Safe Deposit Company.....	800
Mount Vernon Trust Company, report of	500
examination of	776
NEWBURGH:	
Columbus Trust Company, The, report of.....	405
examination of	735
Newburgh Savings Bank, The, report of.....	240
examination of	415
NEW PALTZ:	
New Paltz Savings Bank, report of.....	291
examination of	417
NEW ROCHELLE:	
New Rochelle Safe Deposit Company.....	863
New Rochelle Savings Bank.....	18
New Rochelle Trust Company, report of.....	567
examination of	782

NEW YORK:

Miscellaneous Corporations:

- Bankers' Mortgage Guarantee Company....
- Equitable Mortgage Company
- Equitable Securities Company.....
- Hudson Mortgage Company
- Investment Securities Company
- Mercantile Guarantee Company
- examination of
- Mortgage-Bond Company of New York, The
- examination of
- New York Investors' Corporation.....
- New York Mortgage and Security Company
- examination of
- Personal Loan Associations, list of.....
- reports of
- Security Assurance Company

Safe Deposit Companies:

- American Safe Deposit Company.....
- Atlantic Safe Deposit Company.....
- Bankers' Safe Deposit Company, The....
- Broadway Safe Deposit Company.....
- Colonial Safe Deposit Company.....
- Empire City Safe Deposit Company.....
- Federal Safe Deposit Company.....
- Fifth Avenue Safe Deposit Company, The.
- Garfield Safe Deposit Company.....
- Hanover Safe Deposit Company, The....
- Knickerbocker Safe Deposit Company....
- Lincoln Safe Deposit Company, The.....
- Madison Safe Deposit Company
- Maiden Lane Safe Deposit Company.....
- Mercantile Safe Deposit Company, The...
- Merchants' Safe Deposit Company.....
- Metropolitan Safe Deposit Company.....
- National Safe Deposit Company of New Yor
- New Amsterdam Safe Deposit Company...
- New York Produce Exchange Safe Deposit a
- The.
- Safe Deposit Company of New York.....
- Standard Safe Deposit Company.....
- State Safe Deposit Company
- Thirty-fourth Street Safe Deposit Compan
- United States Safe Deposit Company.....
- Van Norden Safe Deposit Company.....

Savings Banks:

- American Savings Bank, The, report of...
- examination of
- Bank for Savings in the City of New York.

NEW YORK—(continued):

	PAGE.
Bowery Savings Bank. The, report of.....	158
examination of	359
Broadway Savings Institution, report of.....	160
Bronx Savings Bank	18
Citizens' Savings Bank of the City of New York, report of.....	163
Dollar Savings Bank, report of.....	165
examination of	374
Dry Dock Savings Institution, report of.....	166
East River Savings Institution, The, report of.....	168
examination of	377
Emigrant Industrial Savings Bank, The, report of.....	170
Empire City Savings Bank, report of.....	173
examination of	383
Excelsior Savings Bank, report of.....	175
Franklin Savings Bank. The, report of.....	177
German Savings Bank in the City of New York, report of.....	180
Greenwich Savings Bank, The, report of.....	182
Harlem Savings Bank, report of.....	184
Irving Savings Institution, The, report of.....	186
Italian Savings Bank, report of.....	188
Maiden Lane Savings Bank, report of.....	191
Manhattan Savings Institution, The, report of.....	192
Metropolitan Savings Bank, report of.....	194
examination of	410
New York Savings Bank, report of.....	196
examination of	419
North River Savings Bank, report of.....	199
North Side Savings Bank	18
report of	201
examination of	421
Seamen's Bank for Savings, report of.....	203
examination of	439
Union Dime Savings Institution, report of	205
Union Square Savings Bank, report of	207
examination of	451
United States Savings Bank of the City of New York, report of.....	209
examination of	452
Washington Savings Bank, report of	211
West Side Savings Bank, report of.....	213
examination of	458

Trust Companies:

Bankers' Trust Company, report of.....	470
examination of	720
Bowling Green Trust Company, report of.....	475
examination of	723
Broadway Trust Company, report of.....	477
examination of	724
Central Realty Bond and Trust Company.....	8

NEW YORK—(continued):

	PAGE
Central Trust Company, report of.....	483
examination of	728
City Trust Company of New York.....	6
Colonial Trust Company, report of.....	492
examination of	734
Columbia Trust Company	6-17
report of	494
examination of	734
Commonwealth Trust Company	11
report of	500
examination of	739
Continental Trust Company	6
Empire Trust Company, report of.....	502
examination of	740
Equitable Trust Company of New York, report of.....	504
examination of	741
Farmers' Loan and Trust Company, report of.....	506
examination of	742
Fifth Avenue Trust Company, report of.....	514
examination of	748
Guaranty Trust Company of New York, report of.....	526
examination of	757
Guardian Trust Company, report of.....	529
examination of	759
Holland Trust Company.....	11
report of	532
Italian-American Trust Company, report of.....	535
examination of	761
Knickerbocker Trust Company, report of.....	542
examination of	766
Lawyers' Title Insurance and Trust Company.....	6
report of	545
examination of	767
Lincoln Trust Company, report of.....	547
examination of	768
Manhattan Trust Company, report of.....	551
examination of	771
Mercantile Trust Company, The, report of.....	554
examination of	773
Merchants' Trust Company.....	6, 11
Metropolitan Trust Company of the City of New York, report of.....	556
examination of	774
Morton Trust Company, report of.....	558
examination of	775
Mutual Alliance Trust Company, report of.....	562
examination of	777
New York Life Insurance and Trust Company, The, report of...	569
examination of	780
New York Security and Trust Company.....	780

NEW YORK—(continued) :

PAGE.

New York Trust Company.....	6
report of	572
examination of	784
North American Trust Company.....	6
Real Estate Trust Company of New York, report of.....	585
examination of	792
Standard Trust Company, The, report of.....	601
examination of	805
Title Guarantee and Trust Company, report of.....	605
examination of	808
Trust Company of America, The.....	6
report of	609
examination of	809
Union Trust Company of New York, report of.....	619
examination of	818
United States Mortgage and Trust Company, report of.....	624
examination of	821
United States Trust Company, report of.....	627
examination of	822
Van Norden Trust Company, report of.....	632
examination of	826
Washington Trust Company, The, report of.....	633
examination of	826
Windsor Trust Company, report of.....	639
examination of	830

NIAGARA FALLS:

Niagara County Savings Bank, report of.....	218
Niagara Falls Trust Company, report of.....	575
examination of	785

NYACK:

Rockland County Trust Company.....	7
------------------------------------	---

ONEIDA:

Oneida Savings Bank. The, report of.....	136
--	-----

OSSINING:

Sing Sing Savings Bank, The, report of.....	314
examination of	442

OSWEGO:

Oswego City Savings Bank, report of.....	249
Oswego County Savings Bank, report of.....	251

PATCHOGUE:

Union Savings Bank of Patchogue, The, report of.....	281
--	-----

PAWLING:

Pawling Savings Bank, report of.....	78
--------------------------------------	----

PEEKSKILL:**PAGE.**

Peekskill Savings Bank, report of.....	307
examination of	422

PORT CHESTER:

Mutual Trust Company of Westchester County, report of.....	563
examination of	778
Port Chester Savings Bank, report of.....	312
examination of	425

POUGHKEEPSIE:

Poughkeepsie Savings Bank, The, report of.....	80
Poughkeepsie Trust Company, report of.....	581
examination of	790

RHINEBECK:

Rhinebeck Savings Bank, report of.....	82
--	----

RIVERHEAD:

Riverhead Savings Bank, report of.....	275
examination of	431

ROCHESTER:**Savings Banks:**

East Side Savings Bank of Rochester, report of.....	139
examination of	379
Mechanics' Savings Bank, report of.....	141
examination of	408
Monroe County Savings Bank, The, report of.....	144
examination of	411
Rochester Savings Bank, report of.....	146
examination of	432

Trust Companies:

Fidelity Trust Company, The, report of.....	510
examination of	745
Genesee Valley Trust Company, report of.....	521
examination of	752
Rochester Trust and Safe Deposit Company, report of.....	587
examination of	793
Security Trust Company of Rochester, report of.....	595
examination of	800
Union Trust Company of Rochester, report of.....	622
examination of	819

ROME:

Oneida County Savings Bank, The, report of.....	220
Rome Savings Bank, The, report of.....	222

RONDOUT:

Rondout Savings Bank, report of.....	294
--------------------------------------	-----

ROSLYN:

Roslyn Savings Bank of Roslyn, The, report of.....	131
examination of	434

INDEX.

927

	PAGE.
AG HARBOR:	
Sag Harbor Savings Bank, report of.....	277
ALAMANCA:	
Salamanca Trust Company, report of.....	592
examination of	798
ARATOGA SPRINGS:	
Adirondack Trust Company, The, report of.....	467
examination of	717
AUGERTIES:	
Saugerties Savings Bank, report of.....	296
examination of	435
CHENECTADY:	
Schenectady Savings Bank, The, report of.....	270
examination of	437
Schenectady Trust Company, The, report of.....	593
examination of	798
Security Trust Company.....	7
ENECA FALLS:	
Seneca Falls Savings Bank, The, report of.....	273
examination of	441
KANEATELES:	
Skaneateles Savings Bank, The, report of.....	230
OUTHOLD:	
Southold Savings Bank, The, report of.....	279
TAPLETON:	
Staten Island Savings Bank, The, report of.....	268
examination of	444
YRACUSE:	
Onondaga County Savings Bank, The, report of.....	227
Syracuse Savings Bank, report of.....	232
Syracuse Trust Company, report of.....	603
examination of	806
Trust and Deposit Company of Onondaga, report of.....	612
examination of	812
WARRYTOWN:	
Westchester County Savings Bank, report of.....	318
examination of	450
ROY:	
Security Trust Company of Troy, report of.....	598
examination of	803
Security Safe Deposit Company of Troy.....	869
Troy Savings Bank, The, report of.....	263
examination of	445
Troy Trust Company, The, report of.....	807
examination of	811

UTICA:	PAGE.
Citizens' Trust Company of Utica, N. Y., report of.....	490
examination of	733
Savings Bank of Utica, The, report of.....	225
Utica Trust and Deposit Company, report of.....	629
examination of	823
WALDEN:	
Walden Savings Bank, report of.....	242
examination of	453
WAPPINGERS FALLS:	
Wappinger Savings Bank, The, report of.....	84
WARWICK:	
Warwick Savings Bank, The, report of.....	244
WATERTOWN:	
Jefferson County Savings Bank, report of.....	96
examination of	395
Watertown Savings Bank, report of.....	98
examination of	455
WEST NEW BRIGHTON:	
Richmond County Savings Bank, report of.....	266
examination of	429
WHITE PLAINS:	
County Trust Company, The, report of.....	501
examination of	739
Home Savings Bank, The, report of.....	305
YONKERS:	
People's Savings Bank of the Town of Yonkers, The, report of.....	309
examination of	423
Westchester Trust Company, report of.....	635
examination of	827
Yonkers Savings Bank, report of.....	320
examination of	400

GENERAL INDEX.

A

	PAGE.
Adirondack Trust Company, The, Saratoga Springs.....	467
examination of	717
Aggregate resources and liabilities of safe deposit companies.20-21,	875-880
Aggregate resources and liabilities of savings banks.....16-18,	324-343
Aggregate resources and liabilities of trust companies.....11-13,	642-713
Albany City Savings Institution, The.....	33
examination of	349
Albany County Savings Bank.....	35
Albany Exchange Savings Bank.....	37
examination of	351
Albany Safe Deposit and Storage Company.....	835
Albany Savings Bank.....	40
examination of	353
Albany Trust Company, The.....	468
examination of	718
American Safe Deposit Company, New York.....	836
American Savings Bank, The, New York.....	154
examination of	355
Amsterdam Savings Bank	149
examination of	350
Annual statements of safe deposit companies.....	835-873
Annual statements of savings banks.....	33-321
Annual statements of trust companies.....	467-641
Appendix	29-915
Associations for loaning money on pledge of personal securities.....	26
reports of	908-915
Atlantic Safe Deposit Company, New York.....	837
Auburn Savings Bank	58
Auburn Trust Company	7

B

Bankers' Safe Deposit Company, New York	838
Bankers' Trust Company, New York.....	470
examination of	728
Bank for Savings in the City of New York, The.....	156

	PAGE.
Banks, closed, savings.....	21-22
Banks, failed, savings.....	21-22
Binghamton Savings Bank, The	54
Binghamton Trust Company	473
examination of	721
Bowery Savings Bank, The, New York.....	158
examination of	359
Bowling Green Trust Company, New York.....	475
examination of	723
Branches of banks and trust companies.....	27
Brevoort Savings Bank, Brooklyn	100
examination of	360
Broadway Safe Deposit Company, New York.....	839
Broadway Savings Institution, New York.....	160
Broadway Trust Company, New York.....	477
examination of	724
Brooklyn City Safe Deposit Company.....	840
Brooklyn Savings Bank.....	102
examination of	361
Brooklyn Trust Company	479
examination of	725
Bronx Savings Bank	18
Buffalo Loan, Trust and Safe Deposit Company.....	481
examination of	727
Buffalo Savings Bank, The.....	86
Bushwick Savings Bank, The, Brooklyn.....	104
examination of	363

C

Capital of safe deposit companies	19-20
Capital and surplus of trust companies	8-10
Catskill Savings Bank	93
examination of	364
Cayuga County Savings Bank, Auburn.....	60
Central Realty Bond and Trust Company, New York.....	6
Central Trust Company of New York.....	483
examination of	728
Chautauqua County Trust Company, Jamestown.....	485
examination of	729
Chemung Canal Trust Company, Elmira.....	487
examination of	730
Chenango Valley Savings Bank, The, Binghamton.....	56
Citizens' Savings Bank of the City of New York.....	163
Citizens' Trust Company of Brooklyn.....	6, 489
Citizens' Trust Company of Utica, N. Y.....	490
examination of	733
City Safe Deposit Company of Albany, N. Y., The.....	841

	PAGE.
City Savings Bank of Brooklyn, The.....	106
examination of	368
City Trust Company of New York.....	6
Closed and failed savings banks.....	21-22
Cohoes Savings Institution	42
examination of	368
College Point Savings Bank	255
examination of	369
Colonial Safe Deposit Company, New York	842
Colonial Trust Company, New York.....	492
examination of	734
Columbia Trust Company, New York City.....	6-7, 494
examination of	734
Columbus Trust Company of Newburgh.....	495
examination of	735
Commonwealth Trust Company, Buffalo.....	498
examination of	738
Commonwealth Trust Company, New York.....	11, 500
examination of	739
Continental Trust Company, New York.....	6
Cornwall Savings Bank, The.....	234
Cortland Savings Bank.....	68
Comparative table—savings banks.....	344-345
Cost of management of savings banks.....	18
County Trust Company, The, White Plains.....	501
examination of	739

D

Deposits in savings banks.....	15-18
Depositors in savings banks, number of.....	16-18
Dime Savings Bank of Brooklyn, The.....	109
examination of	371
Dime Savings Bank of Williamsburgh, The, Brooklyn.....	111
examination of	372
Dividends unclaimed	21-22
Dollar Savings Bank, New York.....	165
examination of	374
Dry Dock Savings Institution, New York.....	166

E

Earnings of trust companies.....	13-14
East Brooklyn Savings Bank, Brooklyn.....	113
examination of	375
Eastchester Savings Bank, Mount Vernon.....	301
examination of	376
Eastern District Savings Bank of the City of Brooklyn.....	115
East New York Savings Bank, Brooklyn.....	117

	PAGE.
East River Savings Institution, New York.....	168
examination of	377
East Side Savings Bank, Rochester.....	139
examination of	379
Ellenville Savings Bank	286
examination of	380
Elmira Savings Bank.....	63
examination of	382
Emigrant Industrial Savings Bank, The, New York.....	170
Empire City Savings Bank, New York.....	173
examination of	383
Empire City Safe Deposit Company, New York.....	19, 843
Empire Trust Company.....	502
examination of	740
Equitable Mortgage Company, New York.....	25
Equitable Securities Company, New York.....	25, 883
Equitable Trust Company, New York.....	504
examination of	741
Erie County Savings Bank, Buffalo.....	89
Examinations of mortgage companies.....	903-906
Examinations of savings banks.....	349-461
Examinations of trust companies.....	717-831
Excelsior Savings Bank, New York.....	175

F

Failed savings banks.....	21-22
Farmers and Mechanics' Savings Bank of the City of Lockport.....	216
Farmers' Loan and Trust Company, New York.....	506
examination of	742
Federal Safe Deposit Company, New York.....	844
Fidelity Trust Company of Buffalo, The.....	508
examination of	744
Fidelity Trust Company of Rochester, The.....	510
examination of	745
Fifth Avenue Safe Deposit Company, The, New York.....	845
Fifth Avenue Trust Company, New York.....	514
examination of	748
Fishkill Savings Institute	70
examination of	385
Flatbush Trust Company, Brooklyn.....	516
examination of	749
Foreign mortgage companies	886-891
Franklin Safe Deposit Company, Brooklyn.....	846
Franklin Savings Bank, The, New York.....	177
Franklin Trust Company, Brooklyn.....	518
examination of	750
Fulton Savings Bank.....	246

G

	PAGE.
Garfield Safe Deposit Company, New York.....	847
Genesee Valley Trust Company, Rochester.....	521
examination of	752
Germania Savings Bank of Kings County, Brooklyn.....	119
German Savings Bank of Brooklyn, The.....	122
examination of	386
German Savings Bank in the City of New York, The.....	180
Glens Falls Trust Company.....	525
examination of	756
Goshen Savings Bank	236
Greater New York Savings Bank, The, Brooklyn.....	124
examination of	388
Greenburgh Savings Bank, The, Dobbs Ferry.....	303
examination of	389
Greenpoint Savings Bank, The, Brooklyn.....	126
examination of	390
Greenwich Savings Bank, The, New York.....	182
Guaranty Trust Company of New York	526
examination of	757
Guardian Savings Bank, Brooklyn.....	123
examination of	392
Guardian Trust Company of New York.....	529
examination of	759

H

Hamburg Savings Bank, Brooklyn.....	18
Hamilton Trust Company, Brooklyn.....	530
examination of	759
Hanover Safe Deposit Company, New York.....	849
Harlem Savings Bank, New York.....	184
Holland Trust Company, New York.....	11, 532
Home Savings Bank, of the City of Albany.....	44
examination of	392
Home Savings Bank, The, White Plains.....	305
Home Trust Company of New York, Brooklyn.....	6, 533
examination of	760
Hudson City Savings Institution, The.....	65
Hudson Mortgage Company, New York.....	25

I

Institutions, resources of various classes of.....	24
Investment Securities Company, New York.....	26, 885
Iowa Loan and Trust Company, Des Moines, Iowa.....	886
examination of	903
Irving Savings Institution, New York.....	186
Italian-American Trust Company, New York.....	535
examination of	761

	PAGE
Italian Savings Bank, New York.....	188
Ithaca Savings Bank.....	283
Ithaca Trust Company.....	536
examination of	762

J

Jamaica Savings Bank	257
Jefferson County Savings Bank, Watertown.....	96
examination of	395
Jenkins Trust Company, Brooklyn.....	6. 539
examination of	764

K

Kings County Savings Institution, The, Brooklyn.....	129
Kings County Trust Company, Brooklyn.....	541
examination of	765
Kingston Savings Bank.....	288
examination of	397
Knickerbocker Safe Deposit Company, New York.....	850
Knickerbocker Trust Company, New York.....	542
examination of	766

L

Lawyers' Title Insurance and Trust Company, New York.....	6. 545
examination of	767
Lincoln Safe Deposit Company, The, New York.....	851
Lincoln Trust Company, New York.....	547
examination of	768
Long Island Bond and Mortgage Guarantee Company, Jamaica.....	25, 891
examination of	905
Long Island City Savings Bank, The.....	259
examination of	399
Long Island Loan and Trust Company, Brooklyn.....	549
examination of	769
Long Island Safe Deposit Company, Brooklyn.....	852

M

Madison Safe Deposit Company, New York.....	853
Maiden Lane Safe Deposit Company, New York.....	855
Maiden Lane Savings Bank, New York.....	191
Manhattan Savings Institution, The, New York.....	192
Manhattan Trust Company, New York.....	551
examination of	771

	PAGE.
Mattcawan Savings Bank	73
examination of	401
Mechanics and Farmers' Savings Bank, The, Albany.....	47
examination of	403
Mechanics' Savings Bank of Cohoes.....	49
examination of	404
Mechanics' Savings Bank, The, Fishkill-on-the-Hudson.....	75
examination of	406
Mechanics' Savings Bank of Rochester.....	141
examination of	408
Mercantile Guarantee Company, New York.....	25, 893
examination of	905
Mercantile Safe Deposit Company, The, New York.....	856
Mercantile Trust Company, New York.....	554
examination of	773
Merchants' Safe Deposit Company, New York.....	857
Merchants' Trust Company, New York.....	6, 11
Metropolitan Safe Deposit Company, New York.....	858
Metropolitan Savings Bank New York.....	194
examination of	410
Metropolitan Trust Company of the City of New York.....	556
examination of	774
Middletown Savings Bank	238
Miscellaneous corporations	25-26, 883-915
Monroe County Savings Bank of Rochester.....	144
examination of	411
Mortgage-Bond Company of New York, The.....	25, 894
examination of	906
Mortgage, loan or investment corporations.....	25-26, 883-906
Morton Trust Company, New York.....	558
examination of	775
Mount Vernon Safe Deposit Company.....	860
Mount Vernon Trust Company.....	560
examination of	776
Mutual Alliance Trust Company, New York.....	562
examination of	777
Mutual Trust Company of Westchester County, Port Chester.....	563
examination of	778

N

Nassau Trust Company of the City of Brooklyn.....	565
examination of	779
National Safe Deposit Company of New York.....	861
National Savings Bank of the City of Albany, The.....	51
New Amsterdam Safe Deposit Company, New York.....	862
Newburgh Savings Bank	240
examination of	415
New England Mortgage Security Company, Brooklyn, Conn.....	889
examination of	904

	PAGE.
New Paltz Savings Bank	291
examination of	417
New Rochelle Safe Deposit Company.....	863
New Rochelle Savings Bank	18
New Rochelle Trust Company, New Rochelle.....	567
examination of	782
New safe deposit companies	19
New savings banks	18
New trust companies	6-7
New York Investors' Corporation.....	25, 896
New York Life Insurance and Trust Company.....	569
examination of	780
New York Mortgage and Security Company, New York.....	25, 898
examination of	906
New York Produce Exchange Safe Deposit and Storage Company.....	864
New York Savings Bank	196
examination of	419
New York Security and Trust Company	6
New York Trust Company, New York	6, 572
examination of	784
Niagara County Savings Bank, Niagara Falls.....	218
Niagara Falls Trust Company	575
examination of	785
North American Trust Company	6
North River Savings Bank, New York	199
North Side Savings Bank, New York.....	18, 201
examination of	421

O

Oneida County Savings Bank, The, Rome.....	220
Oneida Savings Bank, The.....	136
Onondaga County Savings Bank, The, Syracuse.....	227
Orange County Trust Company, Middletown.....	576
examination of	786
Oswego City Savings Bank.....	249
Oswego County Savings Bank, The, Oswego.....	251

P

Pawling Savings Bank.....	78
Peekskill Savings Bank.....	307
examination of	422
People's Savings Bank of the town of Yonkers, The, Yonkers.....	309
examination of	423
People's Trust Company, The, Brooklyn.....	579
examination of	789
Personal loan associations	26, 909-915
Port Chester Savings Bank, The	312
examination of	425

	PAGE.
Poughkeepsie Savings Bank, The.....	80
Poughkeepsie Trust Company, Poughkeepsie.....	581
examination of	790
Putnam County Savings Bank, Brewster.....	253
examination of	427

Q

Quarterly reports by trust companies.....	5-6, 642-695
Queens County Safe Deposit Company, Long Island City.....	865
Queens County Savings Bank, Flushing	261
examination of	428
Queens County Trust Company, Jamaica	584
examination of	791

R

Rate per cent. of dividends declared, failed savings banks.....	21-22
Real Estate Trust Company, New York.....	585
examination of	792
Recommendations	27
Reports of trust companies	5-6, 467-641
Reports of personal loan associations.....	909-915
Reports of safe deposit companies.....	835-874
Reports of savings banks.....	33-321
Reports of securities companies.....	883-886
Resources and liabilities of safe deposit companies.....	20-21, 875-880
Resources and liabilities of savings banks.....	16-18, 324-343
Resources and liabilities of trust companies.....	11-13, 642-713
Resources of various classes of institutions.....	24
Rhinebeck Savings Bank	82
Richmond County Savings Bank, West New Brighton.....	266
examination of	429
Riverhead Savings Bank.....	275
examination of	431
Rochester Savings Bank	146
examination of	432
Rochester Trust and Safe Deposit Company.....	587
examination of	793
Rockland County Trust Company, Nyack.....	7
Rome Savings Bank, The	222
Rondout Savings Bank, Kingston	294
Roslyn Savings Bank, The	151
examination of	434

S

Safe deposit companies, capital of.....	19-20
Safe deposit companies, resources and liabilities of.....	20-21, 875-880
Safe Deposit Company of New York.....	866

	PAGE.
Safe deposit companies, reports of.....	835-874
Sag Harbor Savings Bank.....	277
Salamanca Trust Company, Salamanca	592
examination of	798
Saugerties Savings Bank	296
examination of	435
Savings banks, closed	21-22
Savings banks, examinations of	349-461
Savings banks, reports of	33-321
Savings Bank of Utica, The	225
Schenectady Savings Bank, The	270
examination of	437
Schenectady Trust Company, Schenectady	593
examination of	798
Seamen's Bank for Savings, New York.....	203
examination of	439
Securities in custody of Superintendent	23, 462-464
Securities companies	25-26, 883-886
Security Assurance Company, New York	25
Security Safe Deposit Company, Buffalo	867
Security Safe Deposit Company of Troy	869
Security Trust Company of Rochester	595
examination of	800
Security Trust Company, Schenectady, N. Y.	7
Security Trust Company, Troy, N. Y.	598
examination of	803
Semi-annual statements of safe deposit companies.....	875-877
Semi-annual statements of savings banks.....	324-331
Seneca Falls Savings Bank, The	273
examination of	441
Sing Sing Savings Bank	314
examination of	442
Skaneateles Savings Bank, The	230
South Brooklyn Savings Institution, The, Brooklyn.....	132
Southold Savings Bank	279
Standard Safe Deposit Company, New York.....	870
Standard Trust Company	601
examination of	805
Staten Island Savings Bank, The, Stapleton.....	268
examination of	444
State Safe Deposit Company, New York.....	19
Surplus of trust companies (market and book value).....	8-10
Syracuse Savings Bank	232
Syracuse Trust Company, The.....	603
examination of	806

T

Tables:

aggregate resources and liabilities of safe deposit companies.....	20-21, 875-88
aggregate resources and liabilities of savings banks.....	16-18, 324

Tables—(continued) :

PAGE.

aggregate resources and liabilities of trust companies.....	11-13, 642-713
condition of safe deposit companies, in aggregate, July 1, 1905, and January 1, 1906	875-878
condition of savings banks, in aggregate, by counties, January 1, 1906.	340-343
condition of trust companies, in aggregate, June 6, September 5, November 9, 1905, and January 1, 1906	642-713
names of failed banks whose receiverships have been closed.....	21-22
rate per cent. of dividends declared, unclaimed dividends deposited with Superintendent, and unclaimed dividends paid by him.....	21-22
resources of savings banks, banks of deposit and discount, trust com- panies and safe deposit companies.....	24
resources and liabilities of trust companies.....	11-13, 642-713
resources of various classes of institutions.....	24
Thirty-fourth Street Safe Deposit Company, New York.....	871
Title Guarantee and Trust Company, New York.....	605
examination of	808
Troy Savings Bank, The.....	263
examination of	445
Troy Trust Company, Troy.....	607
examination of	811
Trust Company of America, New York.....	6, 609
examination of	809
Trust companies, capital, surplus, and location of.....	8-10
Trust companies (new)	6-7
Trust companies, resources and liabilities.....	11-13, 642-713
Trust companies, reports of.....	467-641
Trust companies, examinations of	717-830
Trust and Deposit Company of Onondaga, Syracuse.....	612
examination of	812

U

Ulster County Savings Institution, Kingston.....	298
examination of	447
Unclaimed dividends, failed savings banks, deposited with Superintendent	21-22
Unclaimed dividends, failed savings banks, paid by Superintendent....	21-22
Union Dime Savings Institution, New York.....	205
Union Square Savings Bank.....	207
examination of	451
Union Savings Bank of Patchogue, The.....	281
Union Savings Bank of Westchester County, The, Mamaroneck.....	316
examination of	449
Union Trust Company of Albany, N. Y., The.....	616
examination of	815
Union Trust Company of Jamestown.....	618
examination of	816
Union Trust Company of New York.....	619
examination of	818

	PAGE.
Union Trust Company of Rochester.....	622
examination of	819
United States Mortgage and Trust Company, New York.....	624
examination of	821
United States Safe Deposit Company, New York.....	872
United States Savings Bank of the City of New York, The.....	209
examination of	452
United States Trust Company, New York.....	627
examination of	822
Utica, Citizens Trust Company of.....	490
examination of	733
Utica, The, Savings Bank of.....	225
Utica Trust and Deposit Company.....	629
examination of	823

V

Van Norden Safe Deposit Company, New York.....	873
Van Norden Trust Company, New York.....	632
examination of	826

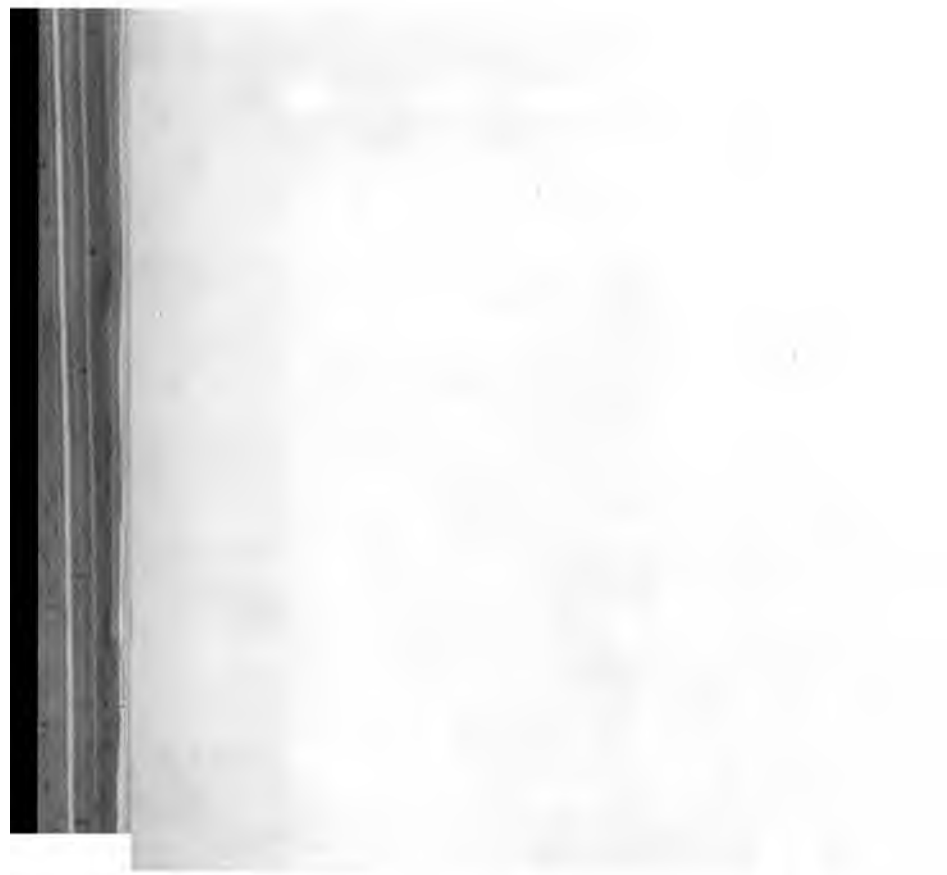
W

Walden Savings Bank.....	242
examination of	453
Wappinger Savings Bank, The, Wappingers Falls.....	84
Warwick Savings Bank.....	244
Washington Savings Bank, New York.....	211
Washington Trust Company, New York.....	633
examination of	826
Watertown Savings Bank.....	98
examination of	455
Westchester County Savings Bank, Tarrytown.....	318
examination of	456
Westchester Trust Company, Yonkers.....	635
examination of	827
Western Savings Bank of Buffalo.....	91
West Side Savings Bank, New York.....	213
examination of	458
Williamsburgh Savings Bank, Brooklyn.....	134
Williamsburgh Trust Company, Brooklyn.....	637
examination of	829
Windsor Trust Company, New York.....	639
examination of	830

Y

Yonkers Savings Bank.....	320
examination of	460





—

